Florida Department of Education

Curriculum Frameworks

Finance

Rule 6A-6.0571, F.A.C.
Effective September 2024

Florida Department of Education
Curriculum Framework

Course Title: **Personal Financial Literacy**
Course Type: **Non-Career Preparatory**
Career Cluster: **Finance**

Secondary – Non-Career Preparatory	
Course Number	8500120
CIP Number	09200104PA
Grade Level	9-12
Course Length	.5 credit
Teacher Certification	Refer to the **Course Structure** section.
CTSO	FBLA-PBL, BPA, FCCLA, DECA
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml

Purpose

The purpose of this course is to give students an overview of personal and family finance concepts including the American economic system, personal and family management of resources including income, money management, saving and investing, spending and credit, the role of financial institutions and the consumer, consumer information and taxation and financial planning.

This content includes, but is not limited to, consumer rights and responsibilities, record-keeping, decision making and consumer choices, resource management, credit, taxation, wills, savings plans, investments, money management resources, insurance and contracts.

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Course Structure

To teach the course listed below, instructors must hold at least one of the teacher certifications indicated for that course.

The following table illustrates the secondary course structure:

Course Number	Course Title	Teacher Certification	Length	Level	Graduation Requirement
8500120	Personal Financial Literacy	BUS ED 1 @2 FAM CON SC 1 MKTG 1 @2 MKTG MGMT 7 G BANK FINC @7 7 G ACCTING @7 7 G BOOKKEEPIN @4 @7 7 G	.5	2	PL

(Graduation Requirement Codes: CT= Career & Technical Education, EQ= Equally Rigorous Science, EC= Economics, MA= Mathematics, PL= Personal Financial Literacy)

Common Career Technical Core – Career Ready Practices

Career Ready Practices describe the career-ready skills that educators should seek to develop in their students. These practices are not exclusive to a Career Pathway, program of study, discipline or level of education. Career Ready Practices should be taught and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity and expectation as a student advances through a program of study.

1. Act as a responsible and contributing citizen and employee.

2. Apply appropriate academic and technical skills.

3. Attend to personal health and financial well-being.

4. Communicate clearly, effectively and with reason.

5. Consider the environmental, social and economic impacts of decisions.

6. Demonstrate creativity and innovation.

7. Employ valid and reliable research strategies.

8. Utilize critical thinking to make sense of problems and persevere in solving them.

9. Model integrity, ethical leadership and effective management.

10. Plan education and career path aligned to personal goals.

11. Use technology to enhance productivity.

12. Work productively in teams while using cultural/global competence.

Standards

After successfully completing this program, the student will be able to perform the following:

01.0 Define the role of individuals and families in the American economic system.
02.0 Apply the decision-making process to personal and family financial choices.
03.0 Investigate strategies for managing personal and family income.
04.0 Explain services, functions, and products available from the financial industry.
05.0 Evaluate consumer information to make informed buying decisions.
06.0 Define components of personal taxation related to individuals and families.
07.0 Identify the purpose of wills, insurance and contracts.
08.0 Explain and describe saving and investing.
09.0 Analyze the use of consumer credit and consumer loans.

Florida Department of Education
Student Performance Standards

Course Title: **Personal Financial Literacy**
Course Number: **8500120**
Course Credit: **.5**

Course Description:

The purpose of this course is to give students an overview of personal and family finance concepts including the American economic system, personal and family management of resources including income, money management, saving and investing, spending and credit, the role of financial institutions and the consumer, consumer information and taxation and financial planning.

CTE Standards and Benchmarks		
01.0	Define the role of individuals and families in the American economic system. The student will be able to:	
	01.01	Identify the importance of financially self-sufficient families to the stability of the American economic system.
	01.02	Identify the role and importance of the consumer in the economic system.
	01.03	Define consumer education terminology, including capitalism, resources, economic system, and supply and demand.
	01.04	Describe the characteristics of a free enterprise system.
	01.05	Summarize the laws of supply and demand and explain its importance in a free enterprise system.
02.0	Apply the decision-making process to personal and family financial choices. The student will be able to:	
	02.01	Discuss the importance of taking responsibility for personal financial decisions.
	02.02	Explain how personal financial resources affect the choices people make.
	02.03	Apply a decision-making process to making consumer choices concerning public transportation and vehicle ownership, including leasing versus owning and new versus used.
	02.04	Apply a decision-making process to making consumer choices concerning housing, including renting versus owning.
	02.05	Describe how shared decision-making regarding income allocation and expenditures works in a family setting.
	02.06	Explain the interrelationship of time, effort, and money to achieving personal and family goals.
	02.07	Identify the advantages and disadvantages of dual income families.

CTE Standards and Benchmarks		
	02.08	Explain discretionary and disposable income and how it affects personal and family spending.
03.0	Investigate strategies for managing personal and family income. The student will be able to:	
	03.01	Identify sources of income.
	03.02	Analyze how career choice affects income.
	03.03	Analyze how education and technical skills affect income.
	03.04	Relate personal income goals and financial goals to life events.
	03.05	Identify the opportunity cost of various financial decisions, including the costs of time, risk and resources.
	03.06	Explain the effects of inflation on purchasing power.
	03.07	Compare the advantages and disadvantages of different payment methods.
	03.08	Compare the advantages and disadvantages of various payment methods (i.e., digital and mobile, credit cards, automatic withdrawals, cash, etc.)
	03.09	Compare and contrast cost of living expenses in various locations.
04.0	Demonstrate an understanding of services, functions, and products available from the financial industry. The student will be able to:	
	04.01	Identify rules and regulations of financial institutions pertaining to the consumer (i.e., FDIC, Dodd-Frank Act, etc.).
	04.02	Investigate money management tools (i.e., financial institutions, qualified financial planners, software, digital apps, etc.)
	04.03	Demonstrate knowledge of opening and managing bank accounts (checking and savings).
	04.04	Balance checking account.
05.0	Evaluate consumer information to make informed buying decisions. The student will be able to:	
	05.01	Identify state and federal agencies that provide consumer protection.
	05.02	Describe the rights and responsibilities of buyers and sellers under consumer protection laws.
	05.03	Describe the effects of advertising on consumer purchases.
	05.04	Describe the effects of social media on consumer purchases.
	05.05	Investigate and evaluate consumer information regarding products and services (i.e., Consumer Reports, Layaway, etc.).

CTE Standards and Benchmarks		
	05.06	Compare different credit plans such as revolving charge, 90-day, installment accounts, and interest free.
	05.07	Demonstrate advocacy of personal financial relations with businesses (i.e., contest incorrect billing statements, loss of bank cards, etc.).
	05.08	Understand implications of your financial digital footprint (i.e., identify theft, scams, cyber-security, etc.).
06.0	Demonstrate an understanding of the components of personal taxation related to individuals and families. The student will be able to:	
	06.01	Explain the basic principles of taxation.
	06.02	List types and sources of taxes at the local, state and federal level.
	06.03	Describe how taxes are used for governmental services.
	06.04	Identify penalties related to non-payment of income tax.
	06.05	Explain the difference between gross and net income.
	06.06	Identify and complete forms used to file taxes (e.g., 1040A, 1040EZ, 1099, W-2, W-4 and bank statements).
	06.07	Calculate various taxes (i.e., FICA, SS, Medicare, Federal withholding, sales tax, etc.).
07.0	Demonstrate an understanding of the purpose of wills, insurance and contracts. The student will be able to:	
	07.01	Identify the types of insurance needed by individuals and families.
	07.02	Describe how insurance and other risk-management strategies protect against financial loss.
	07.03	Recognize basic types of leases, service warranties and general sales/credit contracts that offer consumer protection.
	07.04	Identify reasons for making a will and related documents (i.e., Power of Attorney, Living Will, Health Care Surrogate, etc.) and why they are important in a financial plan.
	07.05	Identify strategies to select qualified professionals that provide insurance products, contracts, real estate and wills.
	07.06	Research the implications of receiving an inheritance.
08.0	Explain and describe saving and investing. The student will be able to:	
	08.01	Describe reasons and methods for saving (i.e., emergency fund, pay yourself first, sinking funds, etc.).
	08.02	Describe reason and methods for investing (i.e., mutual funds, stocks, Roth IRA, etc.).

CTE Standards and Benchmarks		
	08.03	Describe how to buy and sell investments.
	08.04	List the three American stock exchanges and the types of companies sold on each.
	08.05	Explain investor protection provided by agencies that regulate the financial markets (i.e., FDIC).
	08.06	Explain how inflation affects different types of investments.
09.0	Analyze the use of consumer credit and consumer loans. The student will be able to:	
	09.01	Identify the role consumer credit has in today's economy.
	09.02	Compare sources of consumer credit.
	09.03	Compare sources and application process of consumer loans (i.e., payday loans, student loans, line-of-credit, and auto loans).
	09.04	Analyze the benefits and cost of consumer credit.
	09.05	Analyze the risks and consequences of consumer credit (i.e., bankruptcy, foreclosure, co-signing, lower credit score and lower credit worthiness).
	09.06	Explain factors that affect credit worthiness and determine one's credit score.
	09.07	Explain the alternatives to using consumer credit and to avoiding credit problems (i.e., cash, layaway, and planned savings for a large purchase).
	09.08	Identify ways to correct credit problems.
	09.09	Identify credible sources to assist with credit problems.
	09.10	Research credit reporting agencies to check accuracy of your credit report.
	09.11	Compute interest rates by various mechanisms (i.e., simple, compound, APR)

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

Florida Standards for English Language Development (ELD)

English language learners communicate for social and instructional purposes within the school setting. ELD.K12.ELL.SI.1

English Language Development (ELD) Standards Special Notes:
Teachers are required to provide listening, speaking, reading and writing instruction that allows English language learners (ELL) to communicate for social and instructional purposes within the school setting. For the given level of English language proficiency and with visual, graphic, or interactive support, students will interact with grade level words, expressions, sentences and discourse to process or produce language necessary for academic success. The ELD standard should specify a relevant content area concept or topic of study chosen by curriculum developers and teachers which maximizes an ELL's need for communication and social skills. For additional information on the development and implementation of the ELD standards, please contact the Bureau of Student Achievement through Language Acquisition at sala@fldoe.org.

Career and Technical Student Organization (CTSO)

Florida Future Business Leaders of America-Phi Beta Lambda (FBLA-PBL), Florida Business Professional of America (BPA) and Florida Family, Career and Community Leaders of America (FCCLA) and Florida DECA are the co-curricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Cooperative Training – OJT

On-the-job training is appropriate but not required for this program. Whenever offered, the rules, guidelines, and requirements specified in the OJT framework apply.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's Individual Educational Plan (IEP) or 504 plan or postsecondary student's accommodations' plan to meet individual needs and ensure equal access. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

In addition to accommodations, some secondary students with disabilities (students with an IEP served in Exceptional Student Education (ESE)) will need modifications to meet their needs. Modifications change the outcomes or what the student is expected to learn, e.g., modifying the curriculum of a secondary career and technical education course. Note: postsecondary curriculum and regulated secondary programs cannot be modified.

Some secondary students with disabilities (ESE) may need additional time (i.e., longer than the regular school year), to master the student performance standards associated with a regular course or a modified course. If needed, a student may enroll in the same career and technical course more than once. Documentation should be included in the IEP that clearly indicates that it is anticipated that the student may need an additional year to complete a Career and Technical Education (CTE) course. The student should work on different competencies and new applications of competencies each year toward completion of the CTE course. After achieving the competencies identified for the year, the student earns credit for the course. It is important to ensure that credits earned by students are reported accurately. The district’s information system must be designed to accept multiple credits for the same course number for eligible students with disabilities.

Florida Department of Education
Curriculum Framework

Course Title: **Finance Directed Study**
Career Cluster: **Finance**

Secondary – Career Preparatory	
Course Number	8501000
CIP Number	0252089901
Grade Level	11-12
Course Length	1 credit – Multiple credits
Teacher Certification	Refer to the **Course Structure** section.
CTSO	FBLA, BPA, DECA
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml

Purpose

The purpose of this course is to provide students with learning opportunities in a prescribed program of study within the Finance cluster(s) that will enhance opportunities for employment in the career field chosen by the student.

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Course Structure

The content is prescribed by the instructor based upon the individual student's assessed needs for directed study.

This course may be taken only by a student who has completed or is currently completing a specific secondary job preparatory program for additional study in this career cluster. A student may earn multiple credits in this course.

The selected standards and benchmarks, which the student must master to earn credit, must be outlined in an instructional plan developed by the instructor.

To teach the course listed below, instructors must hold at least one of the teacher certifications indicated for that course.

The following table illustrates the secondary course structure:

Course Number	Course Title	Teacher Certification	Length	Level	Graduation Requirement
8501000	Finance Directed Study	ANY BUSINESS ED G BUS ED 1 @ 2 MKTG 1 @ 2	1 credit – Multiple credits	2	CT

(Graduation Requirement Codes: CT= Career & Technical Education, EQ= Equally Rigorous Science, EC= Economics, MA= Mathematics, PL= Personal Financial Literacy)

Common Career Technical Core – Career Ready Practices

Career Ready Practices describe the career-ready skills that educators should seek to develop in their students. These practices are not exclusive to a Career Pathway, program of study, discipline or level of education. Career Ready Practices should be taught and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity and expectation as a student advances through a program of study.

1. Act as a responsible and contributing citizen and employee.

2. Apply appropriate academic and technical skills.

3. Attend to personal health and financial well-being.

4. Communicate clearly, effectively and with reason.

5. Consider the environmental, social and economic impacts of decisions.

6. Demonstrate creativity and innovation.

7. Employ valid and reliable research strategies.

8. Utilize critical thinking to make sense of problems and persevere in solving them.

9. Model integrity, ethical leadership and effective management.

10. Plan education and career path aligned to personal goals.

11. Use technology to enhance productivity.

12. Work productively in teams while using cultural/global competence.

Standards

After successfully completing this program, the student will be able to perform the following:

01.0 Demonstrate expertise in a specific occupation contained within the career cluster.
02.0 Conduct investigative research on a selected topic related to the career cluster using approved research methodology, interpret findings, and prepare presentation to defend results.
03.0 Apply enhanced leadership and professional career skills.
04.0 Demonstrate higher order critical thinking and reasoning skills appropriate for the selected program of study.

Florida Department of Education
Student Performance Standards

Course Title: Finance Directed Study
Course Number: 8501000
Course Credit: 1

CTE Standards and Benchmarks		
01.0	Demonstrate expertise in a specific occupation within the career cluster. The student will be able to:	
	01.01	The benchmarks will be selected from the appropriate curriculum frameworks and determined by the instructor based upon the individual students assessed needs.
02.0	Conduct investigative research on a selected topic related to the career cluster using approved research methodology, interpret findings, and prepare presentation to defend results. The student will be able to:	
	02.01	Select investigative study referencing prior research and knowledge.
	02.02	Collect, organize and analyze data accurately and precisely.
	02.03	Design procedures to test the research.
	02.04	Report, display and defend the results of investigations to audiences that may include professionals and technical experts.
03.0	Apply enhanced leadership and professional career skills. The student will be able to:	
	03.01	Develop and present a professional presentation offering potential solutions to a current issue.
	03.02	Enhance leadership and career skills through work-based learning including job placement, job shadowing, entrepreneurship, internship, or a virtual experience.
	03.03	Participate in leadership development opportunities available through the appropriate student organization and/or other professional organizations.
	03.04	Enhance written and oral communications through the development of presentations, public speaking, and live and/or virtual interviews.
04.0	Demonstrate higher order critical thinking and reasoning skills appropriate for the selected program of study. The student will be able to:	
	04.01	Use mathematical and/or scientific skills to solve problems encountered in the chosen occupation.
	04.02	Read and interpret information relative to the chosen occupation.
	04.03	Locate and evaluate key elements of oral and written information.
	04.04	Analyze and apply data and/or measurements to solve problems and interpret documents.

04.05	Construct charts/tables/graphs using functions and data.

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

Career and Technical Student Organization (CTSO)

Future Business Leaders of America (FBLA), Business Professionals of America (BPA) and DECA are the co-curricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's Individual Educational Plan (IEP) or 504 plan or postsecondary student's accommodations' plan to meet individual needs and ensure equal access. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

In addition to accommodations, some secondary students with disabilities (students with an IEP served in Exceptional Student Education (ESE)) will need modifications to meet their needs. Modifications change the outcomes or what the student is expected to learn, e.g., modifying the curriculum of a secondary career and technical education course. Note: postsecondary curriculum and regulated secondary programs cannot be modified.

Some secondary students with disabilities (ESE) may need additional time (i.e., longer than the regular school year), to master the student performance standards associated with a regular course or a modified course. If needed, a student may enroll in the same career and technical course more than once. Documentation should be included in the IEP that clearly indicates that it is anticipated that the student may need an additional year to complete a Career and Technical Education (CTE) course. The student should work on different competencies and new applications of competencies each year toward completion of the CTE course. After achieving the competencies identified for the year, the student earns credit for the course. It is important to ensure that credits earned by students are reported accurately. The district's information system must be designed to accept multiple credits for the same course number for eligible students with disabilities.

Florida Department of Education
Curriculum Framework

Course Title: **Finance Cooperative Education - OJT**
Course Type: **Career Preparatory**
Career Cluster: **Finance**

Secondary – Cooperative Education - OJT	
Course Number	8501420
CIP Number	02520899CP
Grade Level	9-12
Course Length	Multiple credits
Teacher Certification	Refer to the **Course Structure** section.
CTSO	FBLA, BPA, DECA
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml

Purpose

This program offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance cluster(s); provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance cluster(s).

Each student job placement must be related to the job preparatory program in which the student is enrolled or has completed.

The purpose of this course is to provide the on-the-job training component when the **cooperative method of instruction** is appropriate. Whenever the cooperative method is offered, the following is required for each student: a training agreement; a training plan signed by the student, teacher and employer, including instructional objectives; a list of on-the-job and in-school learning experiences; a workstation which reflects equipment, skills and tasks which are relevant to the occupation which the student has chosen as a career goal; and a site supervisor with a working knowledge of the selected occupation. The workstation may be in an industry setting or in a virtual learning environment. The student **must be compensated** for work performed.

The teacher/coordinator must meet with the site supervisor a minimum of once during each grading period for the purpose of evaluating the student's progress in attaining the competencies listed in the training plan.

Finance Cooperative Education - OJT may be taken by a student for one or more semesters. A student may earn multiple credits in this course. The specific student performance standards which the student must achieve to earn credit are specified in the Cooperative Education - OJT Training Plan.

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Course Structure

To teach the course listed below, instructors must hold at least one of the teacher certifications indicated for that course.

The following table illustrates the secondary course structure:

Course Number	Course Title	Teacher Certification	Length	Level	Graduation Requirement
8501420	Finance Cooperative Education - OJT	ANY BUSINESS ED G BUS ED 1 @2 MKTG 1 @2 TC COOP ED @7 VOE @7	Multiple Credits	2	CT

(Graduation Requirement Codes: CT= Career & Technical Education, EQ= Equally Rigorous Science, EC= Economics, MA= Mathematics, PL= Personal Financial Literacy)

Common Career Technical Core – Career Ready Practices

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1. Act as a responsible and contributing citizen and employee.

2. Apply appropriate academic and technical skills.

3. Attend to personal health and financial well-being.

4. Communicate clearly, effectively and with reason.

5. Consider the environmental, social and economic impacts of decisions.

6. Demonstrate creativity and innovation.

7. Employ valid and reliable research strategies.

8. Utilize critical thinking to make sense of problems and persevere in solving them.

9. Model integrity, ethical leadership and effective management.

10. Plan education and career path aligned to personal goals.

11. Use technology to enhance productivity.

12. Work productively in teams while using cultural/global competence.

<u>Standards</u>

After successfully completing this program, the student will be able to perform the following:

01.0 Perform designated job skills.
02.0 Demonstrate work ethics.

Florida Department of Education
Student Performance Standards

Program Title: Finance Cooperative Education - OJT
Secondary Number: 8501420

Standards and Benchmarks	
01.0	Perform designated job skills. The student will be able to:
	01.01 Perform tasks as outlined in the training plan.
	01.02 Demonstrate job performance skills.
	01.03 Demonstrate safety procedures on the job.
	01.04 Maintain appropriate records.
	01.05 Attain an acceptable level of productivity.
	01.06 Demonstrate appropriate dress and grooming habits.
02.0	Demonstrate work ethics. The student will be able to:
	02.01 Follow directions.
	02.02 Demonstrate good human relations skills on the job.
	02.03 Demonstrate good work habits.
	02.04 Demonstrate acceptable business ethics.

Additional Information

Special Notes

The **Cooperative Education Manual** is available on-line and has guidelines for students, teachers, employers, parents and other administrators and sample training agreements. It can be accessed on the DOE Website at http://fldoe.org/academics/career-adult-edu/career-tech-edu/additional-cte-programs-courses/diversified-edu.stml.

Career and Technical Student Organization (CTSO)

Future Business Leaders (FBLA), Business Professionals of America (BPA) and DECA are the co-curricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's Individual Educational Plan (IEP) or 504 plan or postsecondary student's accommodations' plan to meet individual needs and ensure equal access. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

Note: postsecondary curriculum and regulated secondary programs cannot be modified.

Some secondary students with disabilities (ESE) may need additional time (i.e., longer than the regular school year), to master the student performance standards associated with a regular course or a modified course. If needed, a student may enroll in the same career and technical course more than once. Documentation should be included in the IEP that clearly indicates that it is anticipated that the student may need an additional year to complete a Career and Technical Education (CTE) course. The student should work on different competencies and new applications of competencies each year toward completion of the CTE course. After achieving the competencies identified for the year, the student earns credit for the course. It is important to ensure that credits earned by students are reported accurately. The district's information system must be designed to accept multiple credits for the same course number for eligible students with disabilities.

Florida Department of Education
Curriculum Framework

Program Title: **Global Finance**
Program Type: **Career Preparatory**
Career Cluster: **Finance**

Secondary – Career Preparatory	
Program Number	8515300
CIP Number	0252080111
Grade Level	9-12
Program Length	5 credits
Teacher Certification	Refer to the **Program Structure** section.
CTSO	DECA, FBLA, BPA
SOC Codes (all applicable)	43-3021 – Billing and Posting Clerks 43-3031 – Bookkeeping, Accounting and Auditing Clerks 43-4041 – Credit Authorizers, Checkers and Clerks 13-1161 – Market Research Analysts and Marketing Specialists
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml

Purpose

This pathway leads to a concentration in Global Finance. This path provides students with an understanding of how and why businesses choose to expand their operations into other countries. Courses expose students to the unique challenges facing multinational organizations—and to the potential opportunities and markets that are lost to organizations that choose not to do business in the global marketplace. Building on concepts that broadens student understanding of how businesses operate and how they grow and thrive in our ever-changing world.

The path begins with an overview of globalization, including world factors pushing organizations to expand into other markets in order to remain viable. Students explore cultural and political differences that affect organizational operations and decision making. They then learn about international trade investment and international finance, including an examination of the role of the International Monetary Fund. Students study business strategies that enable organizations to compete effectively in the global marketplace. Finally, students explore international business as a potential career.

This path offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance Career Cluster.

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Program Structure

This program is a planned sequence of instruction consisting of five credits.

To teach the courses listed below, instructors must hold at least one of the teacher certifications indicated for that course.

The following table illustrates the secondary program structure:

<table>
<tr><th>Course Number</th><th>Course Title</th><th>Teacher Certification</th><th>Length</th><th>SOC Code</th><th>Level</th><th>Graduation Requirements</th></tr>
<tr><td>8207310</td><td>Digital Information Technology
OR</td><td>DIT Teacher Certifications</td><td>1 credit</td><td>15-1151</td><td>2</td><td>CT</td></tr>
<tr><td>8815150</td><td>Business Communication and Technology</td><td>BANK FINC @7 7 G
BUS ED 1 @2
MKTG 1 @2
MKTG MGMT 7 G</td><td>1 credit</td><td>43-3021</td><td>2</td><td>CT</td></tr>
<tr><td>8203310</td><td>Accounting Applications 1 (no substitutions)</td><td>ACCTING @7 7 G
BANK FINC @7 7 G
BOOKKEEPIN @4 @7 7 G
BUS ED 1 @2
MANAG SUPV 7 G
MKTG 1 @2
MKTG MGMT 7 G
TC COOP ED @7
VOE @7</td><td>1 credit</td><td>43-3031</td><td>3</td><td>CT</td></tr>
<tr><td>8815130</td><td>Financial Internship
OR</td><td rowspan="4">BANK FINC @7 7 G
BUS ED 1 @2
MKTG 1 @2
MKTG MGMT 7 G</td><td>1 credit</td><td rowspan="3">43-4041</td><td>2</td><td>CT</td></tr>
<tr><td>8501420</td><td>Finance Cooperative Education – OJT</td><td>1 credit</td><td>2</td><td>CT</td></tr>
<tr><td>8815160</td><td>Managerial Accounting</td><td>1 credit</td><td>3</td><td>CT</td></tr>
<tr><td>8815170</td><td>Business in a Global Economy</td><td>1 credit</td><td>13-1160</td><td>3</td><td>CT</td></tr>
</table>

(Graduation Requirement Codes: CT= Career & Technical Education, EQ= Equally Rigorous Science, EC= Economics, MA= Mathematics, PL= Personal Financial Literacy)

Common Career Technical Core – Career Ready Practices

Career Ready Practices describe the career-ready skills that educators should seek to develop in their students. These practices are not exclusive to a Career Pathway, program of study, discipline or level of education. Career Ready Practices should be taught and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity and expectation as a student advances through a program of study.

1. Act as a responsible and contributing citizen and employee.

2. Apply appropriate academic and technical skills.

3. Attend to personal health and financial well-being.

4. Communicate clearly, effectively and with reason.

5. Consider the environmental, social and economic impacts of decisions.

6. Demonstrate creativity and innovation.

7. Employ valid and reliable research strategies.

8. Utilize critical thinking to make sense of problems and persevere in solving them.

9. Model integrity, ethical leadership and effective management.

10. Plan education and career path aligned to personal goals.

11. Use technology to enhance productivity.

12. Work productively in teams while using cultural/global competence.

Standards

Digital Information Technology (8207310) is an optional course in this and other programs within the Finance Career Cluster. The first standards associated with this course are listed first (01.0 – 15.0).

After successfully completing this program, the student will be able to perform the following:

01.0 Demonstrate knowledge, skill, and application of information technology to accomplish job objectives and enhance workplace performance.
02.0 Develop an awareness of microcomputers.
03.0 Demonstrate an understanding of networks.
04.0 Use word processing applications to enhance the effectiveness of various types of documents and communication.
05.0 Use presentation applications to enhance communication skills.
06.0 Use spreadsheet applications to enhance communication skills.
07.0 Use database applications to store and organize data.
08.0 Use electronic mail to enhance communication skills.
09.0 Investigate individual assessment and job/career exploration and individual career planning that reflect the transition from school to work, lifelong learning, and personal and professional goals.
10.0 Incorporate appropriate leadership and supervision techniques, customer service strategies, and standards of personal ethics to accomplish job objectives and enhance workplace performance.
11.0 Demonstrate competence using computer networks, internet and online databases to facilitate collaborative or individual learning and communication.
12.0 Develop awareness of computer languages, web-based and software applications, and emerging technologies.
13.0 Demonstrate an understanding of basic html by creating a simple web page.
14.0 Demonstrate comprehension and communication skills.
15.0 Use social media to enhance online communication and develop an awareness of a digital footprint.

OR

16.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
17.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions.
18.0 Use technology to enhance the effectiveness of communication utilizing word processing applications.
19.0 Use technology to enhance the effectiveness of communication utilizing slide presentation applications.
20.0 Explain the importance of employability and entrepreneurship skills.
21.0 Manage career development.
22.0 Demonstrate knowledge, skill, and application of information systems to accomplish job objectives and enhance workplace performance.
23.0 Use information technology tools.
24.0 Describe the importance of professional ethics and legal responsibilities.
25.0 Apply mathematical operations and processes to accomplish job objectives and enhance workplace performance.

AND

26.0 Describe management functions and organizational structures as they relate to today's workplace and employer/employee roles.
27.0 Practice quality performance in the learning environment and the workplace.
28.0 Exhibit customer service skills.
29.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring personal and business situations.
30.0 Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals.
31.0 Apply accounting principles and concepts to the performance of accounting activities.
32.0 Apply accounting principles and concepts using appropriate technology.

AND

33.0 Perform critical job skills.
34.0 Display professional work habits.
35.0 Demonstrate ethical behavior.

OR

36.0 Perform designated job skills.
37.0 Demonstrate work ethics.

AND

38.0 Explain the concepts of managerial accounting.
39.0 Prepare financial statements.
40.0 Demonstrate understanding of budget planning.
41.0 Prepare budgeted income statements.
42.0 Determine cash budget.
43.0 Analyze cost.
44.0 Demonstrate knowledge of break-even analysis.
45.0 Analyze decisions.
46.0 Explain the manufacturing environment.
47.0 Explain costing systems.
48.0 Evaluate profitability.
49.0 Calculate liquidity and debt.
50.0 Calculate asset management ratios.
51.0 Assess organizational controls.
52.0 Demonstrate the ability to work in managerial accounting.
53.0 Evaluate learning from industry experts.
54.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.

55.0 Demonstrate personal money-management concepts, procedures, and strategies.
56.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.
57.0 Describe the importance of professional ethics and legal responsibilities.
58.0 Design final course project.
59.0 Explain the strategies for competing in a global marketplace.
60.0 Define the concept of globalization.
61.0 Compare and contrast country differences.
62.0 Explain the applications of international trade investment.
63.0 Demonstrate applications in international finance.
64.0 Explain the strategies for competing in a global marketplace.
65.0 Select careers in international business for career planning.

Florida Department of Education
Student Performance Standards

Course Title: **Digital Information Technology**
Course Number: **8207310**
Course Credit: **1**

Course Description:

This course is designed to provide a basic overview of current business and information systems and trends, and to introduce students to fundamental skills required for today's business and academic environments. Emphasis is placed on developing fundamental computer skills. The intention of this course is to prepare students to be successful both personally and professionally in an information based society. Digital Information Technology includes the exploration and use of: databases, the internet, spreadsheets, presentation applications, management of personal information and email, word processing and document manipulation, HTML, web page design, and the integration of these programs using software that meets industry standards.

Digital Information Technology (8207310) is part of several programs across the various CTE career clusters. To ensure consistency, the standards and benchmarks for this course (01.0 – 15.0) have been placed in a separate document. To access this document, visit: Digital Information Technology (8207310).

Florida Department of Education
Student Performance Standards

Course Title: Business Communication and Technology
Course Number: 8815150
Course Credit: 1

Course Description:

This course is designed to provide an overview of current business, finance and information systems and trends and to introduce students to the foundations required for today's business environments. Emphasis is placed on developing proficiency with computer applications, so that they may be used as communication tools for enhancing personal and work place proficiency in an information-based society. This also includes proficiency with computers using databases, spreadsheets, presentation applications, financial and tax software applications and the integration of these programs using software that meets industry standards.

CTE Standards and Benchmarks		
16.0	Use oral and written communication skills in creating, expressing and interpreting information and ideas. The student will be able to:	
	16.01	Select and employ current communication concepts and strategies to enhance oral and written communication in the workplace.
	16.02	Locate, organize, reference and validate written information from multiple sources, such as digital and print.
	16.03	Design, develop and deliver presentations using appropriate media to engage and inform diverse audiences.
	16.04	Demonstrate appropriate verbal and nonverbal cues/behaviors to enhance speaking and listening skills.
	16.05	Develop and interpret tables and charts to support written and oral communications.
	16.06	Exhibit public relations skills that aid in achieving interpersonal communication.
17.0	Demonstrate proficiency in using microcomputer and electronic skills to perform job functions. The student will be able to:	
	17.01	Apply the following tools to increase work efficiency: word processing, database, spreadsheet programs, presentation programs, web design, email systems, and the Internet.
	17.02	Utilize computer technology to access, analyze and interpret business information.
	17.03	Cite Internet-based resources correctly using proper format.
18.0	Use technology to enhance the effectiveness of communication utilizing word processing applications. The student will be able to:	
	18.01	Select and use word processing software and accompanying features to enhance written business communications.

CTE Standards and Benchmarks		
	18.02	Format content to a document by applying font, paragraph attributes, indent and tab settings to text and paragraphs. Apply spacing settings to text and paragraphs. Navigate and search through a document, create and manipulate tables.
	18.03	Create and manipulate illustrations, such as tables, images, media, and text.
	18.04	Apply references and hyperlinks, create end and footnotes, and create a table of contents in a document.
19.0	Use technology to enhance the effectiveness of communication utilizing slide presentation applications. The student will be able to:	
	19.01	Navigate the presentation software environment, including: adjusting views, manipulating window, configuring toolbar and file options.
	19.02	Create slide presentations utilizing using features such as adding and removing slides, slide layouts and format slide design.
	19.03	Locate, create and incorporate graphical and multimedia elements, including: shapes, graphics, images, bullets, hyperlinks, video, and audio into a slide presentation appropriate for the project.
	19.04	Explore and apply design and color theory to create dynamic and appealing visuals.
	19.05	Apply slide transitions and create custom animations to slide presentations appropriate for the target audience.
20.0	Explain the importance of employability and entrepreneurship skills. The students will be able to:	
	20.01	Identify and demonstrate positive work behaviors needed to be employable, such as punctuality, attendance and dependability.
	20.02	Develop personal career plan that includes goals, objectives, and strategies.
	20.03	Examine licensing, certification, and industry credentialing requirements.
	20.04	Maintain a career portfolio to document knowledge, skills, and experience.
	20.05	Evaluate and compare employment opportunities that match career goals.
	20.06	Identify and exhibit traits for retaining employment.
	20.07	Identify opportunities and research requirements for career advancement.
	20.08	Research the benefits of ongoing professional development.
	20.09	Examine and describe entrepreneurship opportunities as a career planning option.
	20.10	Exhibit punctuality, attendance and dependability.
	20.11	Willingness to receive and accept feedback and use it constructively.

CTE Standards and Benchmarks		
	20.12	Demonstrate problem solving, critical thinking, and decision making skills.
	20.13	Foster teamwork to improve quality of work.
	20.14	Use group consensus strategies.
21.0	Manage career development. The student will be able to:	
	21.01	Research possible career paths.
	21.02	Research education needs/requirements.
	21.03	Explain the importance of participating in a business-related career and technical student organization (i.e., BPA, DECA, FBLA, etc.).
	21.04	Attend leadership seminars, workshops, or tradeshows offered by professional and/or student organizations.
	21.05	Explain the importance of having a written job description.
	21.06	Investigate industry designations/licensing/degrees.
	21.07	Compare employment benefits packages.
	21.08	Use personal assessment tools to identify personal strengths and weaknesses related to learning and work environments.
	21.09	Analyze job and career requirements and relate career interests to opportunities in the global economy.
22.0	Demonstrate knowledge, skill, and application of information systems to accomplish job objectives and enhance workplace performance. The student will be able to:	
	22.01	Apply ergonomic principles applicable to the configuration of computer workstations.
	22.02	Develop keyboarding skills to enter and manipulate text and data.
	22.03	Describe and use current and emerging computer technology and software to perform personal and business related tasks.
	22.04	Use reference materials such as on-line help, vendor bulletin boards, tutorials, and manuals available for application software.
	22.05	Demonstrate basic file management skills.
	22.06	Troubleshoot problems with computer software, hardware, peripherals, and other office equipment.
	22.07	Select and use standard written business and financial communication formats.

CTE Standards and Benchmarks		
23.0	Use information technology tools. The students will be able to:	
	23.01	Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications.
	23.02	Employ computer operations applications to access, create, manage, integrate, and store information.
	23.03	Employ collaborative/groupware applications to facilitate group work.
24.0	Describe the importance of professional ethics and legal responsibilities. The students will be able to:	
	24.01	Evaluate and justify decisions based on ethical reasoning.
	24.02	Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies.
	24.03	Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace.
25.0	Apply mathematical operations and processes to accomplish job objectives and enhance workplace performance. The student will be able to:	
	25.01	Use appropriate mathematical formulas and processes as they are needed in business.
	25.02	Use spreadsheet software to develop basic financial reports.
	25.03	Demonstrate knowledge of arithmetic operations.
	25.04	Analyze and apply data and measurements to solve problems and interpret documents.
	25.05	Construct charts/tables/graphs using functions and data.

Florida Department of Education
Student Performance Standards

Course Title: Accounting Applications 1
Course Number: 8203310
Course Credit: 1

Course Description:

This course emphasizes double-entry accounting; methods and principles of recording business transactions; the preparation of various documents used in recording income, expenses, acquisition of assets, incurrence of liabilities, and changes in equity; and the preparation of financial statements. The use of computers and appropriate software is required.

CTE Standards and Benchmarks	
26.0	Describe management functions and organizational structures as they relate to today's workplace and employer/employee roles. The student will be able to:
26.01	Describe how accounting departments work within and across organizations.
26.02	Describe the roles and responsibilities of employees within the organization of a small, medium, or large accounting department (including the CFO, controller, accounting manager, accounts payable and receivable coordinator, payroll administrator, bookkeeper and credit and collection manager).
26.03	Explain the impact of the global economy on business organizations.
27.0	Practice quality performance in the learning environment and the workplace. The student will be able to:
27.01	Apply appropriate organizational skills to manage time and resources.
27.02	Perform tasks accurately, completely, and with attention to detail on a consistent basis.
27.03	Think critically and make informed decisions.
27.04	Project a professional image through appropriate business attire, ethical behavior, personal responsibility, flexibility, and respect for confidentiality.
27.05	Follow accepted rules, regulations, policies and workplace safety.
28.0	Exhibit customer service skills. The student will be able to:
28.01	Listen and identify customer's needs and concerns.
28.02	Model appropriate ways to problem solve with customers in various situations.

CTE Standards and Benchmarks		
	28.03	Model proper business etiquette (including introductions, phone etiquette, dining, networking, marketing, online services and community service).
	28.04	Develop a personal and work ethic (including punctuality, use of company's technology, and loyalty to company, distinction between personal and business tasks).
	28.05	Develop and articulate a personal and business code of ethical behavior.
29.0	Apply mathematical operations and processes as well as financial planning strategies to commonly occurring personal and business	
	29.01	Develop an awareness of effective credit management.
	29.02	Prepare and analyze a personal budget.
30.0	Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals. The student will be able to:	
	30.01	Analyze job and career requirements and relate career interests to opportunities in accounting occupations in the global economy.
31.0	Apply accounting principles and concepts to the performance of accounting activities. The student will be able to:	
	31.01	Demonstrate the application of the full accounting cycle (including chart of accounts, use of t accounts, journalizing business transactions, posting of journal entries, preparation of trial balance, journalizing and posting of adjusting entries, journalizing and posting of post-closing entries, and preparation of an income statement, statement of owner's equity, and balance sheet).
	31.02	Demonstrate proficiency in cash control procedures (including bank deposits, electronic fund transfers, all credit and debit transactions, bank reconciliations, proof of cash, petty cash, and journal entries related to all banking activities).
	31.03	Use source documents to prepare and analyze transactions (including invoices, cash receipts, sales slips, credit memos, vendor statements, purchase orders, and packing slips).
	31.04	Use payroll records to prepare and analyze transactions (including maintaining payroll records to include employee time processing procedures, payroll checks, a payroll register, employee earnings record, employer payroll taxes (to include tax forms and all associated journal entries).
	31.05	Analyze transactions for accuracy and prepare appropriate correcting entries.
	31.06	Understand the purpose of financial accounting and the users of financial information.
32.0	Apply accounting principles and concepts using appropriate technology. The student will be able to:	
	32.01	Identify and use communication technology in an accounting environment such as word processing and email.
	32.02	Demonstrate proficiency in the use of spreadsheet and accounting software to maintain accounting records to include creating and manipulating both data and formulas, formatting data, securing data and presenting results visually (including charts and graphs).

Florida Department of Education
Student Performance Standards

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

Course Description:

The financial internship course provides students with authentic learning experiences in which they demonstrate human relations, technical, communication, and career development skills through entry level employment in the financial services industry. Through hands-on project management, major tasks outlined in a training plan, mentors supervise student learning in specific skill attainment and professional development. Students earn high school credit and financial compensation.

CTE Standards and Benchmarks		
33.0	Perform critical job skills. The student will be able to:	
	33.01	Apply literacy skills in technical reading, computing and calculating.
	33.02	Perform tasks as outlined in the individualized job performance skills plan.
	33.03	Maintain relevant employment documents.
	33.04	Sustain mentoring relationships in the workplace.
	33.05	Communicate in business settings by listening, writing, speaking and presenting with professional demeanor.
	33.06	Collaborate, communicate and interact utilizing technology.
	33.07	Offer alternative suggestions or solutions rather than simply rejecting others ideas.
	33.08	Contribute to team efforts by fulfilling responsibilities and valuing diversity.
	33.09	Explore networking opportunities through professional associations.
	33.10	Exercise proper judgment in decision making.
	33.11	Adapt to changing organizational environments with flexibility.
	33.12	Build a portfolio reflecting experiences and skills gained during the internship.
34.0	Display professional work habits. The student will be able to:	

CTE Standards and Benchmarks		
	34.01	Report as expected, on time, appropriately dressed and groomed and ready to work.
	34.02	Create a positive professional image through proper introductions, eye contact, and a firm handshake.
	34.03	Model acceptable work habits and conduct in the workplace as defined by company policy.
	34.04	Complete and follow through on tasks and take initiative as warranted.
	34.05	Respond to internal and external customers' needs and concerns.
	34.06	Practice business etiquette and social sensitivity in face to face interaction, on the telephone and the Internet.
	34.07	Build bridges between conflicting attitudes and ways of thinking.
35.0	Demonstrate ethical behavior. The student will be able to:	
	35.01	Compare business activities to professional standards.
	35.02	Show empathy, respect and support for others.
	35.03	Value confidentiality and privacy.
	35.04	Recognize gender and cultural inappropriate behaviors.

Florida Department of Education
Student Performance Standards

Course Title: **Finance Cooperative Education - OJT**
Course Number: **8501420**
Course Credit: **1**

Standards and Benchmarks	
36.0	Perform designated job skills. The student will be able to:
	36.01 Perform tasks as outlined in the training plan.
	36.02 Demonstrate job performance skills.
	36.03 Demonstrate safety procedures on the job.
	36.04 Maintain appropriate records.
	36.05 Attain an acceptable level of productivity.
	36.06 Demonstrate appropriate dress and grooming habits.
37.0	Demonstrate work ethics. The student will be able to:
	37.01 Follow directions.
	37.02 Demonstrate good human relations skills on the job.
	37.03 Demonstrate good work habits.
	37.04 Demonstrate acceptable business ethics.

Florida Department of Education
Student Performance Standards

Course Title: Managerial Accounting
Course Number: 881560
Course Credit: 1

Course Description:

Managerial Accounting 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. In addition, students examine career opportunities as an accountant and the education, experience, and skills needed to enter and succeed in the accounting profession. Regardless of the career path they choose, this course gives students the financial acumen necessary to make informed personal and business decisions.

CTE Standards and Benchmarks		
38.0	Explain the concepts of managerial accounting. The student will be able to:	
	38.01	Compare and contrast financial accounting with managerial accounting.
	38.02	Explain the purpose of managerial accounting and describe the audience.
	38.03	List the four major areas of managerial accounting and summarize each
	38.04	Describe how accounting information is used to make business decisions.
39.0	Prepare financial statements. The student will be able to:	
	39.01	Compare and contrast the components of a manufacturing business income statement and balance sheet with those of a service business.
	39.02	Demonstrate the ability to analyze an income statement using component percentages.
	39.03	Demonstrate the ability to analyze a balance sheet using vertical analysis.
	39.04	Discuss the key components of a cash flow statement.
	39.05	Demonstrate the ability to prepare and analyze a retained earnings statement.
40.0	Demonstrate understanding of budget planning. The student will be able to:	
	40.01	Describe the budgeting process and the purposes and importance of budgeting.

CTE Standards and Benchmarks	
	40.02 List the sources of budget information.
	40.03 Describe the interrelationship between budgeting and forecasting.
41.0	Prepare budgeted income statements. The student will be able to:
	41.01 Describe the purpose of an operational plan.
	41.02 Demonstrate the ability to prepare sales and purchases budget schedules.
	41.03 Demonstrate the ability to prepare expenses budget schedules.
	41.04 Demonstrate the ability to prepare budgeted income statements.
	41.05 Prepare a budget variance report.
42.0	Determine cash budget. The student will be able to:
	42.01 Describe the purpose and importance of a cash budget.
	42.02 Demonstrate the ability to prepare a cash budget, with schedules of cash receipts and cash payments.
	42.03 Prepare a performance report.
	42.04 Analyze a performance report.
43.0	Analyze cost. The student will be able to:
	43.01 Compare and contrast total costs and unit costs.
	43.02 Demonstrate the ability to compute total costs and unit costs.
	43.03 Compare and contrast fixed costs and variable costs.
	43.04 Demonstrate the ability to calculate gross profit, contribution margin, and contribution margin per unit.
44.0	Demonstrate knowledge of break-even analysis. The student will be able to:
	44.01 Explain the purpose of break-even analysis.
	44.02 Explain the break-even point formula.
	44.03 Demonstrate the ability to calculate the break-even point.

CTE Standards and Benchmarks	
	44.04 Demonstrate the ability to determine the sales required to earn a planned net income.
45.0	Analyze decisions. The student will be able to:
	45.01 Demonstrate the ability to analyze the effect on profit of changes in cost, sales price, volume, and sales mix.
	45.02 Demonstrate the ability to perform a cost analysis for a new product.
	45.03 Evaluate the profitability of a declining product.
46.0	Explain the manufacturing environment. The student will be able to:
	46.01 Compare and contrast cost accounting in the manufacturing, assembly, and retail industries.
	46.02 List the cost elements of any finished product.
	46.03 Describe the elements of manufacturing cost.
47.0	Explain costing systems. The student will be able to:
	47.01 Compare and contrast job-order costing and process costing.
	47.02 Explain the environment appropriate for a process costing system.
	47.03 Explain the importance of calculating manufacturing costs.
	47.04 Explain the flow of goods through manufacturing inventory accounts.
	47.05 Explain the environment appropriate for a job-order costing system.
48.0	Evaluate profitability. The student will be able to:
	48.01 List the types of financial ratios and describe the type of information each provides.
	48.02 Explain how financial ratios are used.
	48.03 Demonstrate the ability to calculate profitability ratios in a given scenario.
	48.04 Evaluate profitability ratios in a given scenario.
49.0	Calculate liquidity and debt. The student will be able to:
	49.01 Demonstrate the ability to calculate liquidity ratios.

CTE Standards and Benchmarks	
	49.02 Evaluate liquidity ratios in given scenarios.
	49.03 Demonstrate the ability to calculate debt ratios.
	49.04 Evaluate debt ratios in given scenarios.
50.0	Calculate asset management ratios. The student will be able to:
	50.01 Demonstrate the ability to calculate the accounts receivable turnover ratio.
	50.02 Evaluate accounts receivable turnover ratios in given scenarios.
	50.03 Demonstrate the ability to calculate the merchandise inventory turnover ratio.
	50.04 Evaluate merchandise inventory turnover ratios in given scenarios.
	50.05 Demonstrate the ability to calculate the total asset turnover ratio.
	50.06 Demonstrate the ability to calculate the fixed asset turnover ratio.
51.0	Assess organizational controls. The student will be able to:
	51.01 Explain key ways managerial accounting is used to ensure that organizations are operating in the intended manner and are achieving their goals.
	51.02 Demonstrate the ability to identify business exposures in given scenarios.
	51.03 Propose solutions to business exposures in given scenarios.
52.0	Demonstrate the ability to work in managerial accounting. The student will be able to:
	52.01 Compare and contrast various career opportunities in managerial accounting.
	52.02 Describe the educational paths one may take to attain a position in managerial accounting.
	52.03 Explain how knowledge of managerial accounting assists managers in decision making.
	52.04 Demonstrate the ability to conduct an effective interview with an individual who works in managerial accounting.
53.0	Evaluate learning from industry experts. The student will be able to:
	53.01 Evaluate personal experience and qualifications for potential employment opportunities in managerial accounting.
	53.02 Demonstrate understanding of potential employment opportunities in managerial accounting.

CTE Standards and Benchmarks		
	53.03	Develop a personal educational and career path for careers in managerial accounting.
54.0	Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives. The students will be able to:	
	54.01	Employ leadership skills to accomplish organizational goals and objectives.
	54.02	Establish and maintain effective working relationships with others in order to accomplish objectives and tasks.
	54.03	Conduct and participate in meetings to accomplish work tasks.
	54.04	Employ mentoring skills to inspire and teach others.
55.0	Demonstrate personal money-management concepts, procedures, and strategies. The students will be able to:	
	55.01	Identify and describe the services and legal responsibilities of financial institutions.
	55.02	Describe the effect of money management on personal and career goals.
	55.03	Develop a personal budget and financial goals
	55.04	Complete financial instruments for making deposits and withdrawals.
	55.05	Maintain financial records.
	55.06	Read and reconcile financial statements.
	55.07	Research, compare and contrast investment opportunities.
56.0	Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment. The students will be able to:	
	56.01	Describe the nature and types of business organizations.
	56.02	Explain the effect of key organizational systems on performance and quality.
	56.03	List and describe quality control systems and/or practices common to the workplace.
	56.04	Explain the impact of the global economy on business organizations.
57.0	Describe the importance of professional ethics and legal responsibilities. The student will be able to:	
	57.01	Evaluate and justify decisions based on ethical reasoning.
	57.02	Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer

CTE Standards and Benchmarks		
		policies.
	57.03	Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace.
	57.04	Interpret and explain written organizational policies and procedures.
58.0	Design final course project. The student will be able to:	
	58.01	Demonstrate the ability to give a professional presentation.
	58.02	Evaluate personal experience and performance in the course.
	58.03	Monitor how well s/he was successful in learning about managerial accounting.
	58.04	Summarize key learning across the whole subject of managerial accounting.

Florida Department of Education
Student Performance Standards

Course Title: **Business in a Global Economy**
Course Number: **881570**
Course Credit: **1**

Course Description:

This course provides 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 multinational organizations—and to the potential opportunities and markets that are lost to organizations that choose not to do business in the global marketplace. Building on concepts that broadens student understanding of how businesses operate and how they grow and thrive in our ever-changing world.

CTE Standards and Benchmarks	
59.0	Explain the strategies for competing in a global marketplace. The student will be able to:
	59.01 Define “business strategy”, “universal needs”, and localization.
	59.02 Explain how firms can profit through global expansion.
60.0	Define the concept of globalization. The student will be able to:
	60.01 Define “globalization” and explain how it creates linkages between nations.
	60.02 Discuss the benefits and detriments of globalization.
	60.03 Describe how the process of globalization creates opportunities and challenges.
61.0	Compare and contrast country differences. The student will be able to:
	61.01 Define “culture,” and name and discuss the elements of culture.
	61.02 Explain how social culture influences values in the workplace.
	61.03 Describe the risks inherent in cross-cultural business transactions.
	61.04 Compare and contrast the world’s three dominant economic systems.
	61.05 Explain what determines nations’ economic development.
	61.06 Describe the implications of national political, economic, and legal differences across countries.

CTE Standards and Benchmarks		
62.0	Explain the applications of international trade investment. The student will be able to:	
	62.01	Explain how and why countries trade with each other.
	62.02	Describe the pros and cons of international trade to all nations.
	62.03	Compare and contrast international trade to the countries involved.
	62.04	Discuss the decision process involved in international investment.
	62.05	Explain how countries measure international activity.
	62.06	Describe the causes and effects of economic crises as reflected in the balance of payments.
63.0	Demonstrate applications in international finance. The student will be able to:	
	63.01	Explain the role played by the World Bank and the international monetary fund in the international monetary system.
	63.02	Describe the differences between fixed and floating exchange rate systems.
	63.03	Describe the world's exchange rate regimes and why countries adopt them.
	63.04	Explain the implications of the global monetary system for business strategy.
	63.05	Define exchange rates and explain how currencies are traded.
	63.06	Describe the functions of the foreign exchange market.
	63.07	Explain the role played by forward exchange rates in ensuring against foreign exchange risk.
	63.08	Explain how currency exchange rates are determined.
	63.09	Define translation, transaction, and economic exposures, and describe how managers can protect against each one.
64.0	Explain the strategies for competing in a global marketplace. The student will be able	
	64.01	Define "business strategy", "universal needs," and "localization"
	64.02	Explain how firms can profit through global expansion.
	64.03	Explain how pressures for cost reductions and local responsiveness influence business strategy.
	64.04	Describe different strategies for competing globally and discuss their benefits.

CTE Standards and Benchmarks	
64.05	Evaluate the pros and cons of using strategic alliances to support global strategies.
64.06	Describe the decision-making process for foreign expansion.
64.07	Compare and contrast modes of entry into foreign markets.
64.08	Evaluate the pros and cons of acquisition as an entry strategy.
64.09	Describe ways to improve export performance.
64.10	Identify available sources of assistance to exporters.
64.11	Discuss reasons to vary product attributes, distribution strategy, advertising and promotion, and pricing by country.
64.12	Describe the effects of globalization on new product development.
64.13	Perform break-even analysis to evaluate a marketing plan.
64.14	Calculate bulk prices to per-unit costs.
64.15	Calculate how many years it will take for an investment to double.
64.16	Compare and contrast types of organizational structures for global operations.
64.17	Describe the factors that affect decisions about global organization structure.
64.18	Describe the challenges inherent in maintaining control of international operations.
64.19	Explain the different roles of labor and labor participation in international markets.
64.20	Define ethics and discuss the ethical challenges unique to international businesses.
64.21	Analyze ethical dilemma scenarios and determine the appropriate course
64.22	Describe the causes of unethical behavior by managers.
64.23	Describe actions managers can take to incorporate ethical considerations in decision making.
64.24	Explain how trends in the political environment are changing global competition.
64.25	Explain how changes in the global financial environment affect businesses.
64.26	Describe how firms can prepare to keep pace with global change.

CTE Standards and Benchmarks	
65.0	Select careers in international business for career planning. The student will be able to:
65.01	Compare and contrast various career opportunities in international business.
65.02	Describe the educational paths one may take to achieve a position in international business.
65.03	Conduct an effective interview with an individual who works in international business.
65.04	Evaluate personal experience and qualifications for potential employment opportunities.
65.05	Demonstrate understanding of potential employment opportunities.
65.06	Develop a personal educational and career path for careers in international business.
65.07	Demonstrate effective presentation skills.
65.08	Evaluate personal experience and performance in the course.
65.09	Summarize key learning objectives pertaining to a career path.

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

Florida Standards for English Language Development (ELD)

English language learners communicate for social and instructional purposes within the school setting. ELD.K12.ELL.SI.1

English Language Development (ELD) Standards Special Notes:
Teachers are required to provide listening, speaking, reading and writing instruction that allows English language learners (ELL) to communicate for social and instructional purposes within the school setting. For the given level of English language proficiency and with visual, graphic, or interactive support, students will interact with grade level words, expressions, sentences and discourse to process or produce language necessary for academic success. The ELD standard should specify a relevant content area concept or topic of study chosen by curriculum developers and teachers which maximizes an ELL's need for communication and social skills. For additional information on the development and implementation of the ELD standards, please contact the Bureau of Student Achievement through Language Acquisition at sala@fldoe.org.

Career and Technical Student Organization (CTSO)

DECA, Future Business Leaders of America (FBLA) and Business Professionals of America (BPA) are the co-curricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Cooperative Training – OJT

On-the-job training is appropriate but not required for this program. Whenever offered, the rules, guidelines, and requirements specified in the OJT framework apply.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's Individual Educational Plan (IEP) or 504 plan or postsecondary student's accommodations' plan to meet individual needs and ensure equal access. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

In addition to accommodations, some secondary students with disabilities (students with an IEP served in Exceptional Student Education (ESE)) will need modifications to meet their needs. Modifications change the outcomes or what the student is expected to learn, e.g., modifying the curriculum of a secondary career and technical education course. Note: postsecondary curriculum and regulated secondary programs cannot be modified.

Some secondary students with disabilities (ESE) may need additional time (i.e., longer than the regular school year), to master the student performance standards associated with a regular course or a modified course. If needed, a student may enroll in the same career and technical course more than once. Documentation should be included in the IEP that clearly indicates that it is anticipated that the student may need an additional year to complete a Career and Technical Education (CTE) course. The student should work on different competencies and new applications of competencies each year toward completion of the CTE course. After achieving the competencies identified for the year, the student earns credit for the course. It is important to ensure that credits earned by students are reported accurately. The district’s information system must be designed to accept multiple credits for the same course number for eligible students with disabilities.

Florida Department of Education
Curriculum Framework

Program Title: **Finance**
Program Type: **Career Preparatory**
Career Cluster: **Finance**

Secondary – Career Preparatory	
Program Number	8815100
CIP Number	0252080110
Grade Level	9-12
Program Length	5 credits
Teacher Certification	Refer to the **Program Structure** section.
CTSO	DECA, FBLA, BPA
SOC Codes	43-3021 – Billing and Posting Clerks 43-3031 – Bookkeeping, Accounting, and Auditing Clerks 43-4041 – Credit Authorizers, Checkers and Clerks 43-4011 – Brokerage Clerks
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml

Purpose

The purpose of this program is to prepare students for employment in the financial industry. This program is divided into two pathways, Finance and Global Finance. A student would complete the Finance Core then proceed into one of two pathways.

This pathway leads to a concentration in Finance. Possible entry level jobs include: billing and posting clerks, accounting/auditing clerks, credit authorizers, customer service representatives, tellers, and brokerage clerks. 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; accounting; 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.

The path begins with an overview of globalization, including world factors pushing organizations to expand into other markets in order to remain viable. Students explore cultural and political differences that affect organizational operations and decision making. They then learn about international trade investment and international finance, including an examination of the role of the International Monetary Fund. Students study the business strategies that enable organizations to compete effectively in the global marketplace.

This path offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance career cluster.

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Program Structure

This program is a planned sequence of instruction consisting of five credits.

To teach the courses listed below, instructors must hold at least one of the teacher certifications indicated for that course.

The following table illustrates the secondary program structure:

Course Number	Course Title	Teacher Certification	Length	SOC Code	Level	Graduation Requirement
8207310	Digital Information Technology **OR**	DIT Teacher Certifications	1 credit	15-1151	2	CT
8815150	Business Communication and Technology	BANK FINC @7 7 G BUS ED 1 @2 MKTG 1 @2 MKTG MGMT 7 G	1 credit	43-3021	2	CT
8203310	Accounting Applications 1 *(no substitutions)*	ACCTING @7 7 G BANK FINC @7 7 G BOOKKEEPIN @4 @7 7 G BUS ED 1 @2 MANAG SUPV 7 G MKTG 1 @2 MKTG MGMT 7 G TC COOP ED @7 VOE @7	1 credit	43-3031	3	CT
8815110	Economics and Financial Services **OR**	BANK FINC @7 7 G BUS ED 1 @2 MKTG 1 @2 MKTG MGMT 7 G	1 credit	43-4041	3	CT

Course Number	Course Title	Teacher Certification	Length	SOC Code	Level	Graduation Requirement
2102360 2102370	AP Microeconomics **AND** AP Macroeconomics	SOCIAL SCI 1* HISTORY @1* ECON @ 1*	.5 credit .5 credit		3	EC EC
8815130	Financial Internship **OR**	BANK FINC @7 7 G BUS ED 1 @2 MKTG 1 @2 MKTG MGMT 7 G	1 credit		2	CT
8501420	Finance Cooperative Education - OJT		1 credit		2	CT
8815120	Personal Finance		1 credit	43-4011	3	PL

(Graduation Requirement Codes: CT= Career & Technical Education, EQ= Equally Rigorous Science, EC= Economics, MA= Mathematics, PL= Personal Financial Literacy)

**SOCIAL SCI 1, HISTORY @ 1, ECON @ 1 Teacher Certifications are required to teach AP Microeconomics and AP Macroeconomics and are appropriate to teach these courses only. They may not be used to teach other courses in this program, nor are the other teacher certifications identified in this program appropriate to teach AP Microeconomics and AP Macroeconomics.*

Common Career Technical Core – Career Ready Practices

Career Ready Practices describe the career-ready skills that educators should seek to develop in their students. These practices are not exclusive to a Career Pathway, program of study, discipline or level of education. Career Ready Practices should be taught and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity and expectation as a student advances through a program of study.

1. Act as a responsible and contributing citizen and employee.

2. Apply appropriate academic and technical skills.

3. Attend to personal health and financial well-being.

4. Communicate clearly, effectively and with reason.

5. Consider the environmental, social and economic impacts of decisions.

6. Demonstrate creativity and innovation.

7. Employ valid and reliable research strategies.

8. Utilize critical thinking to make sense of problems and persevere in solving them.

9. Model integrity, ethical leadership and effective management.

10. Plan education and career path aligned to personal goals.

11. Use technology to enhance productivity.

12. Work productively in teams while using cultural/global competence.

Standards

NOTE 1: The standards for AP Microeconomics (2102360) and AP Macroeconomics (2102370) can be found at www.cpalms.org.

NOTE 2: Digital Information Technology (8207310) is an optional course in this and other programs within the Finance Career Cluster. The first standards associated with this course are listed first (01.0 – 15.0).

After successfully completing this program, the student will be able to perform the following:

01.0 Demonstrate knowledge, skill, and application of information systems to accomplish job objectives and enhance workplace performance.
02.0 Develop an awareness of microprocessors.
03.0 Demonstrate an understanding of networks.
04.0 Use word processing applications to enhance the effectiveness of various types of documents and communication.
05.0 Use presentation applications to enhance communication skills.
06.0 Use spreadsheet applications to enhance communication skills.
07.0 Use database applications to store and organize data.
08.0 Use electronic mail to enhance communication skills.
09.0 Investigate individual assessment and job/career exploration and individual career planning that reflect the transition from school to work, lifelong learning, and personal and professional goals.
10.0 Incorporate appropriate leadership and supervision techniques, customer service strategies, and standards of personal ethics to accomplish job objectives and enhance workplace performance.
11.0 Demonstrate competence using computer networks, internet and online databases to facilitate collaborative or individual learning and communication.
12.0 Develop awareness of computer languages, web-based and software applications, and emerging technologies.
13.0 Demonstrate an understanding of basic html by creating a simple web page.
14.0 Demonstrate comprehension and communication skills.
15.0 Use social media to enhance online communication and develop an awareness of a digital footprint.

OR

16.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
17.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions.
18.0 Use technology to enhance the effectiveness of communication utilizing word processing applications.
19.0 Use technology to enhance the effectiveness of communication utilizing slide presentation applications.
20.0 Explain the importance of employability and entrepreneurship skills.
21.0 Manage career development.
22.0 Demonstrate knowledge, skill, and application of information systems to accomplish job objectives and enhance workplace performance.
23.0 Use information technology tools.
24.0 Describe the importance of professional ethics and legal responsibilities.
25.0 Apply mathematical operations and processes to accomplish job objectives and enhance workplace performance.

AND

26.0 Describe management functions and organizational structures as they relate to today's workplace and employer/employee roles.
27.0 Practice quality performance in the learning environment and the workplace.
28.0 Exhibit customer service skills.
29.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring personal and business situations.
30.0 Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals.
31.0 Apply accounting principles and concepts to the performance of accounting activities.
32.0 Apply accounting principles and concepts using appropriate technology.
33.0 Exhibit successful finance career skills.
34.0 Compare the differences between the various economic systems.
35.0 Explain the nature of American capitalism through its various concepts.
36.0 Explain the profit motive in our economic system.
37.0 Provide examples of capital markets and the role securities have within these markets.
38.0 Develop skill in interpreting financial content of various news sources.
39.0 Demonstrate an understanding of the different types of business organization.
40.0 Identify the role the Federal Reserve System plays in our money, credit, and banking processes.
41.0 Summarize how economic growth and stability impact the business cycle.
42.0 Explain the banking concept as used in America.
43.0 Outline the historical transition the banking system in America has taken from its early years to its current position.
44.0 Define banking operations.
45.0 Analyze the types of investments used by banks.
46.0 Evaluate the effectiveness of bank regulation and examination.
47.0 Identify terminology unique to the finance and finance-related industries.
48.0 Describe the role of consumer credit in today's society.
49.0 Describe the role and impact of consumer debt.
50.0 Identify the principles of saving and borrowing.
51.0 Identify career opportunities available in the consumer credit field.
52.0 Describe consumer credit products.
53.0 Define risk and consumer lending.
54.0 Outline the procedures utilized in processing a credit application.
55.0 Outline the procedures used in evaluating a loan.
56.0 Identify the documents and procedures utilized in closing a loan.
57.0 Identify the relationship between education attainment and income.
58.0 Outline the methods utilized in servicing a loan.
59.0 Evaluate the role automation plays in the buying and selling of securities.
60.0 Identify the laws and regulations for consumer protection.
61.0 Summarize global banking functions.

62.0 Define global trade.
63.0 Exhibit leadership skills needed to accomplish team goals and objectives.

AND

64.0 Perform critical job skills.
65.0 Display professional work habits.
66.0 Demonstrate ethical behavior.

OR

67.0 Perform designated job skills.
68.0 Demonstrate work ethics.

AND

69.0 Identify key terms/concepts/trends.
70.0 Identify and apply the processes used in personal financial planning.
71.0 Describe the role of a financial planner.
72.0 Outline the components of a financial plan.
73.0 Define the concept of risk management and insurance products.
74.0 Identify retirement planning strategies and industry trends.
75.0 Identify estate planning strategies.
76.0 Select a financial industry career for research.
77.0 Generate a comprehensive financial plan.
78.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
79.0 Demonstrate personal money-management concepts, procedures, and strategies.
80.0 Demonstrate a working knowledge of the role savings, investing and speculating play in financial planning.
81.0 Exhibit successful finance career skills.

Florida Department of Education
Student Performance Standards

Course Title: **Digital Information Technology**
Course Number: **8207310**
Course Credit: **1**

Course Description:

This course is designed to provide a basic overview of current business and information systems and trends, and to introduce students to fundamental skills required for today's business and academic environments. Emphasis is placed on developing fundamental computer skills. The intention of this course is to prepare students to be successful both personally and professionally in an information-based society. Digital Information Technology includes the exploration and use of: databases, the internet, spreadsheets, presentation applications, management of personal information and email, word processing and document manipulation, HTML, web page design, and the integration of these programs using software that meets industry standards. After successful completion of this core course, students will have met Occupational Completion Point A, Information Technology Assistant - SOC Code 15-1151.

Digital Information Technology (8207310) is part of several programs across the various CTE career clusters. To ensure consistency, the standards and benchmarks for this course (01.0 – 15.0) have been placed in a separate document. To access this document, visit: Digital Information Technology (8207310).

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Florida Department of Education
Student Performance Standards

Course Title: **Business Communication and Technology**
Course Number: **8815150**
Course Credit: **1**

Course Description:

This course is designed to provide an overview of current business, finance and information systems and trends and to introduce students to the foundations required for today's business environments. Emphasis is placed on developing proficiency with computer applications, so that they may be used as communication tools for enhancing personal and work place proficiency in an information-based society. This also includes proficiency with computers using databases, spreadsheets, presentation applications, financial and tax software applications and the integration of these programs using software that meets industry standards.

CTE Standards and Benchmarks		
16.0	Use oral and written communication skills in creating, expressing and interpreting information and ideas. The students will be able to:	
	16.01	Select and employ current communication concepts and strategies to enhance oral and written communication in the workplace.
	16.02	Locate, organize, reference and validate written information from multiple sources, such as digital and print.
	16.03	Design, develop and deliver presentations using appropriate media to engage and inform diverse audiences.
	16.04	Demonstrate appropriate verbal and nonverbal cues/behaviors to presentation skills.
	16.05	Develop and interpret tables and charts to support written and oral communications.
	16.06	Exhibit public relations skills that aid in achieving effective business and social communication.
17.0	Demonstrate proficiency in using microcomputer and electronic skills to perform job functions. The student will be able to:	
	17.01	Apply the following tools to increase work efficiency: word processing, database, spreadsheet programs, presentation programs, web design, email systems, and the Internet.
	17.02	Utilize computer technology to access, analyze and interpret business information.
	17.03	Cite Internet-based resources correctly using proper format.
18.0	Use technology to enhance the effectiveness of communication utilizing word processing applications. The student will be able to:	
	18.01	Select and use word processing software and accompanying features to enhance written business communications.

CTE Standards and Benchmarks		
	18.02	Fully utilize all word processing features including mail merge and macros to improve the efficiency of projects.
	18.03	Format content to a document by applying font, paragraph attributes, indent and tab settings to text and paragraphs. Apply spacing settings to text and paragraphs. Navigate and search through a document, create and manipulate tables.
	18.04	Create and manipulate illustrations, such as tables, images, media, and text.
	18.05	Apply references and hyperlinks, create end and footnotes, and create a table of contents in a document.
	18.06	Apply industry-accepted formats for business correspondence including block, modified block and semi-block.
19.0	Use technology to enhance the effectiveness of communication utilizing slide presentation applications. The student will be able to:	
	19.01	Navigate the presentation software environment, including: adjusting views, manipulating window, configuring toolbar and file options.
	19.02	Create slide presentations utilizing using features such as adding and removing slides, slide layouts and format slide design.
	19.03	Locate, create, adjust and incorporate graphical and multimedia elements, including: shapes, graphics, images, bullets, hyperlinks, video, and audio into a slide presentation appropriate for the project.
	19.04	Explore and apply design and color theory to create dynamic and appealing visuals.
	19.05	Apply slide transitions and create custom animations to slide presentations appropriate for the target audience.
20.0	Explain the importance of employability and entrepreneurship skills. The students will be able to:	
	20.01	Identify and demonstrate positive work behaviors needed to be employable, such as punctuality, attendance and dependability.
	20.02	Develop personal career plan that includes goals, objectives, and strategies.
	20.03	Examine licensing, certification, and industry credentialing requirements.
	20.04	Maintain a career portfolio to document knowledge, skills, and experience.
	20.05	Evaluate and compare employment opportunities that match career goals.
	20.06	Identify and exhibit traits for retaining employment.
	20.07	Identify opportunities and research requirements for career advancement.
	20.08	Research the benefits of ongoing professional development.
	20.09	Examine and describe entrepreneurship opportunities as a career planning option.

CTE Standards and Benchmarks		
	20.10	Willingness to receive and accept feedback and use it constructively.
	20.11	Demonstrate problem solving, critical thinking, and decision making skills.
	20.12	Foster teamwork to improve quality of work.
	20.13	Use group consensus strategies.
21.0	Manage career development. The student will be able to:	
	21.01	Research and evaluate possible career paths.
	21.02	Research education needs/requirements.
	21.03	Explain the importance of participating in a business-related career and technical student organization, such as BPA, DECA, FBLA, etc.
	21.04	Attend leadership seminars, workshops, or tradeshows offered by professional and/or student organizations.
	21.05	Explain the importance of having a written job description.
	21.06	Investigate industry designations/licensing/degrees.
	21.07	Compare employment benefits packages.
	21.08	Use personal assessment tools to identify personal strengths and weaknesses related to learning and work environments.
	21.09	Analyze job and career requirements and relate career interests to opportunities in the global economy.
	21.10	Build and maintain a portfolio reflecting experiences and skills gained during the course of study.
	21.11	Demonstrate understanding of proper business etiquette related to finance careers. (i.e., introductions, phone etiquette, dining, networking, marketing, online services and community service).
22.0	Demonstrate knowledge, skill, and application of information systems to accomplish job objectives and enhance workplace performance. The student will be able to:	
	22.01	Apply ergonomic principles applicable to the configuration of computer workstations.
	22.02	Develop keyboarding skills to enter and manipulate text and data.
	22.03	Describe and use current and emerging computer technology and software to perform personal and business related tasks.
	22.04	Use reference materials such as on-line help, tutorials, and manuals available for application software.

CTE Standards and Benchmarks	
	22.05 Demonstrate basic file management skills.
	22.06 Troubleshoot problems with computer software, hardware, peripherals, and other office equipment.
	22.07 Select and use standard written business and financial communication formats.
23.0	Use information technology tools. The students will be able to:
	23.01 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications.
	23.02 Employ computer operations applications to access, create, manage, integrate, and store information.
	23.03 Employ collaborative/groupware applications to facilitate group work.
24.0	Describe the importance of professional ethics and legal responsibilities. The students will be able to:
	24.01 Evaluate and justify decisions based on ethical reasoning.
	24.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies.
	24.03 Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace.
25.0	Apply mathematical operations and processes to accomplish job objectives and enhance workplace performance. The student will be able to:
	25.01 Use appropriate mathematical formulas and processes as they are needed in business.
	25.02 Use spreadsheet software to develop basic financial reports.
	25.03 Demonstrate knowledge of arithmetic operations.
	25.04 Analyze and apply data and measurements to solve problems and interpret documents.
	25.05 Construct charts/tables/graphs using functions and data.

Florida Department of Education
Student Performance Standards

Course Title: Accounting Applications 1
Course Number: 8203310
Course Credit: 1

Course Description:

This course emphasizes double-entry accounting; methods and principles of recording business transactions; the preparation of various documents used in recording income, expenses, acquisition of assets, incurrence of liabilities, and changes in equity; and the preparation of financial statements. The use of computers and appropriate software is required.

CTE Standards and Benchmarks		
26.0	Describe management functions and organizational structures as they relate to today's workplace and employer/employee roles. The student will be able to:	
	26.01	Describe how accounting departments work within and across organizations.
	26.02	Describe the roles and responsibilities of employees within the organization of a small, medium, or large accounting department (including the CFO, controller, accounting manager, accounts payable and receivable coordinator, payroll administrator, bookkeeper and credit and collection manager).
	26.03	Explain the impact of the global economy on business organizations.
27.0	Practice quality performance in the learning environment and the workplace. The student will be able to:	
	27.01	Apply appropriate organizational skills to manage time and resources.
	27.02	Perform tasks accurately, completely, and with attention to detail on a consistent basis.
	27.03	Think critically and make informed decisions.
	27.04	Project a professional image through appropriate business attire, ethical behavior, personal responsibility, flexibility, and respect for confidentiality.
	27.05	Follow accepted rules, regulations, policies and workplace safety.
28.0	Exhibit customer service skills. The student will be able to:	
	28.01	Listen and identify customer's needs and concerns.
	28.02	Model appropriate ways to problem solve with customers in various situations.

CTE Standards and Benchmarks	
	28.03 Model proper business etiquette (including introductions, phone etiquette, dining, networking, marketing, online services and community service).
	28.04 Develop a personal and work ethic (including punctuality, use of company's technology, and loyalty to company, distinction between personal and business tasks).
	28.05 Develop and articulate a personal and business code of ethical behavior.
29.0	Apply mathematical operations and processes as well as financial planning strategies to commonly occurring personal and business
	29.01 Develop an awareness of effective credit management.
	29.02 Prepare and analyze a personal budget.
30.0	Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals. The student will be able to:
	30.01 Analyze job and career requirements and relate career interests to opportunities in accounting occupations in the global economy.
31.0	Apply accounting principles and concepts to the performance of accounting activities. The student will be able to:
	31.01 Demonstrate the application of the full accounting cycle (including chart of accounts, use of t accounts, journalizing business transactions, posting of journal entries, preparation of trial balance, journalizing and posting of adjusting entries, journalizing and posting of post-closing entries, and preparation of an income statement, statement of owner's equity, and balance sheet).
	31.02 Demonstrate proficiency in cash control procedures (including bank deposits, electronic fund transfers, all credit and debit transactions, bank reconciliations, proof of cash, petty cash, and journal entries related to all banking activities).
	31.03 Use source documents to prepare and analyze transactions (including invoices, cash receipts, sales slips, credit memos, vendor statements, purchase orders, and packing slips).
	31.04 Use payroll records to prepare and analyze transactions (including maintaining payroll records to include employee time processing procedures, payroll checks, a payroll register, employee earnings record, employer payroll taxes (to include tax forms and all associated journal entries).
	31.05 Analyze transactions for accuracy and prepare appropriate correcting entries.
	31.06 Understand the purpose of financial accounting and the users of financial information.
32.0	Apply accounting principles and concepts using appropriate technology. The student will be able to:
	32.01 Identify and use communication technology in an accounting environment such as word processing and email.
	32.02 Demonstrate proficiency in the use of spreadsheet and accounting software to maintain accounting records to include creating and manipulating both data and formulas, formatting data, securing data and presenting results visually (including charts and graphs).

CTE Standards and Benchmarks		
33.0	Exhibit successful finance career skills. The student will be able to:	
	33.01	Build and maintain a portfolio reflecting experiences and skills gained during the course of study.
	33.02	Demonstrate understanding of proper business etiquette related to finance careers. (i.e., introductions, phone etiquette, dining, networking, marketing, online services and community service).

Florida Department of Education
Student Performance Standards

Course Title: Economics and Financial Services
Course Number: 8815110
Course Credit: 1

Course Description:

This course presents basic topics in economics, including 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, characteristics of different economic systems and institutions. 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.

CTE Standards and Benchmarks		
34.0	Compare the differences between the various economic systems. The student will be able to:	
	34.01	Describe the terms "market" and "market system." Compare and contrast major features of a variety of economic systems. Explain the basic principles of a market system.
	34.02	Describe factors that have led to an increased international interdependence.
	34.03	Explain concepts associated with trade between nations and their potential impact on nations' economies.
35.0	Explain the nature of American capitalism through its various concepts. The student will be able to:	
	35.01	Describe the characteristics of America's market economy.
	35.02	Explain the impact of supply and demand on the American economy.
36.0	Explain the profit motive in our economic system. The student will be able to:	
	36.01	Define the term "profit."
	36.02	Explain the role of the profit motive in investment decisions.
	36.03	Explain in which area the profit motive may impact business decisions and choices
37.0	Provide examples of capital markets and the role securities have within these markets. The student will be able to:	
	37.01	Develop reasons for corporate efforts to raise capital.

CTE Standards and Benchmarks	
	37.02 Explain a variety of methods available to corporations for raising capital.
	37.03 Show the major purposes of corporate annual reports.
38.0	Develop skill in interpreting financial content of various news sources. The student will be able to:
	38.01 Identify important financial data components found various news sources.
	38.02 Utilize daily stock trading data listed in the business section of the newspaper or on the Internet to demonstrate the importance of market fluctuations and investment results.
39.0	Demonstrate an understanding of the different types of business organization. The student will be able to:
	39.01 Compare the features of proprietorship, partnership, and corporation.
	39.02 List the advantages and disadvantages of forming a corporation.
	39.03 Discuss reasons for corporate acquisitions and mergers.
40.0	Identify the role the Federal Reserve System plays in our money, credit, and banking processes. The student will be able to:
	40.01 Define money and the role it plays in the American economic system.
	40.02 Describe the role financial institutions play in the economic growth and development of a society.
41.0	Summarize how economic growth and stability impact the business cycle. The student will be able to:
	41.01 Interpret the concept of economic growth.
	41.02 Explain the various business cycles that occur in our economy.
42.0	Explain the banking concept as used in America. The student will be able to:
	42.01 Describe the services offered by a full service bank.
	42.02 Identify financial services offered by major non-bank competitors.
	42.03 Explain the importance of the selling of financial services by all financial institutions.
43.0	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:
	43.01 Review the Federal Reserve System's various roles in financial services industry.
	43.02 Identify the major Federal banking laws and their role in financial services industry.

CTE Standards and Benchmarks	
	43.03 Diagram the organization of the Federal Reserve.
	43.04 Identify new financial products and services offered by a variety of financial institutions.
44.0	Define banking operations. The student will be able to:
	44.01 Identify the major departments of financial institutions.
	44.02 Describe the characteristics of a time deposit transaction.
	44.03 Identify types of negotiable instruments.
45.0	Analyze the types of investments used by banks. The student will be able to:
	45.01 Identify the role of financial intermediaries.
	45.02 Identify the most profitable assets for a bank to hold.
46.0	Evaluate the effectiveness of bank regulation and examination. The student will be able to:
	46.01 Describe the audit function of a bank.
	46.02 Identify the agencies responsible for bank regulation.
47.0	Identify terminology unique to the finance and finance-related industries. The student will be able to:
	47.01 Identify and define commonly used financial terms, such as income, expense, and profit.
	47.02 Identify and record financial data using correct terminology.
48.0	Describe the role of consumer credit in today's society. The student will be able to:
	48.01 Define consumer credit.
	48.02 Identify major providers of consumer credit.
	48.03 State the reason(s) consumer credit exists.
49.0	Describe the role and impact of consumer debt. The student will be able to:
	49.01 Define debt. Differentiate between good and bad debt.
	49.02 Identify the components and consequences of a credit score.

CTE Standards and Benchmarks		
	49.03	Describe the long term implications of borrowing at unfavorable interest rates.
	49.04	Using a personal budget model, illustrate the implications of two-year and four-year contracts for items like car loans or leases, cell phone contracts and other items at various terms.
	49.05	Identify the opportunity costs of credit card debt.
	49.06	Research and identify credit and loan related consumer rights.
	49.07	Describe the consequences of not paying off credit card debt each month.
	49.08	Explain the economic impact of consumer credit
	49.09	Explain the concept of compound interest as it relates to consumer debt
50.0	Identify the principles of saving and borrowing. The student will be able to:	
	50.01	Describe the importance of credit to consumers in the American marketplace.
	50.02	List the criteria for judging an individual's credit worthiness.
	50.03	Describe three different types of consumer credit discrimination.
	50.04	Describe a strategy for increasing an individual's savings.
51.0	Identify career opportunities available in the consumer credit field. The student will be able to:	
	51.01	List the various careers in consumer lending.
	51.02	Outline an organization chart for the consumer lending department of a financial institution.
52.0	Describe consumer credit products. The student will be able to:	
	52.01	Identify the characteristics of consumer credit products (i.e., open ended, secured and unsecured, short and long term).
	52.02	Describe the benefits and risks of credit and debit card use.
	52.03	Name the activities involved in a credit transaction.
53.0	Define risk and consumer lending. The student will be able to:	
	53.01	Define a credit risk.
	53.02	Construct a profile of a good credit risk.

CTE Standards and Benchmarks	
	53.03 Explain the method an institution uses to price a loan.
54.0	Outline the procedures utilized in processing a credit application. The student will be able to:
	54.01 Outline the information needed on a credit application.
	54.02 List the documents involved in consumer lending.
	54.03 Develop a letter to notify the applicant of a credit decision.
	54.04 Explain the function of a credit bureau in the credit process.
55.0	Outline the procedures used in evaluating a loan. The student will be able to:
	55.01 Analyze a credit grading system.
	55.02 Describe signals that may be fraud indicators.
	55.03 Analyze the reasons why credit information should be verified.
56.0	Identify the documents and procedures utilized in closing a loan. The student will be able to:
	56.01 Explain the significance of a loan closing.
	56.02 Identify the documents involved in general consumer lending.
57.0	Identify the relationship between education attainment and income. The student will be able to:
	57.01 Calculate the total cost of higher education using a variety of interest rates and compare federal and private lenders and their repayment terms.
	57.02 Using median income tables from the US Department of Labor, determine the best return on investment (ROI) for educational choices and the career and salary that educational choice supports.
	57.03 Calculate the cost of varying lengths of student loan deferment.
	57.04 Compare and contrast the costs and outcomes of public, non-profit and for-profit educational choices.
58.0	Outline the methods utilized in servicing a loan. The student will be able to:
	58.01 Describe how consumer loans are serviced.
	58.02 Outline collection procedures for a consumer loan.
	58.03 Define bankruptcy.

CTE Standards and Benchmarks	
	58.04 Outline the job responsibilities of a bankruptcy specialist.
59.0	Evaluate the role automation plays in the buying and selling of securities. The student will be able to:
	59.01 Identify the key terms relating to stock trading.
	59.02 Outline the sequence of events in making a stock trade.
60.0	Identify the laws and regulations for consumer protection. The student will be able to:
	60.01 Interpret the purpose of the Truth-In-Lending Act.
	60.02 Explain the major provisions of the Equal Credit Opportunity Act.
	60.03 Explain the importance of the Fair Credit Billing Act.
61.0	Summarize global banking functions. The student will be able to:
	61.01 Describe the promotion of global trade.
	61.02 Analyze the interrelationship of global credit.
	61.03 Identify global exchange services.
62.0	Define global trade. The student will be able to:
	62.01 Describe what takes place during the rise or fall of the exchange rate of the U.S. dollar.
	62.02 Outline the advantages and disadvantages of a protectionist policy.
	62.03 Identify possible solutions to the problem of meeting global competition.
	62.04 Distinguish between imports and exports.
	62.05 Discuss the financial interdependence of nations.
	62.06 Explain the advantages and disadvantages of global trade.
	62.07 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).
	62.08 Discuss the U.S. balance of trade.

CTE Standards and Benchmarks		
	62.09	Know terms: trade, tariff, quota, embargo, voluntary export restraints, most favored nation status, foreign trade zones, export, import, dumping, kickbacks, International Monetary Fund (IMF).
63.0	Exhibit leadership skills needed to accomplish team goals and objectives. The students will be able to:	
	63.01	Apply leadership skills to accomplish organizational goals and objectives.
	63.02	Establish working relationships with others in order to accomplish objectives and tasks.
	63.03	Participate in meetings to accomplish work tasks.
	63.04	Employ mentoring skills to inspire and teach others.
	63.05	Explain the importance of participating in a business-related career and technical student organization, such as BPA, DECA, FBLA, etc.

Florida Department of Education
Student Performance Standards

Course Titles: **AP Microeconomics, AP Macroeconomics**
Course Numbers: **2102360, 2102370**
Course Credit: **.5 credit, .5 credit**

The standards for AP Microeconomics (2102360) and AP Macroeconomics (2102370) can be found at www.cpalms.org.

Florida Department of Education
Student Performance Standards

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

Course Description:

The financial internship course provides students with authentic learning experiences in which they demonstrate human relations, technical, communication, and career development skills through entry level employment in the financial services industry. Through hands-on project management, major tasks outlined in a training plan, mentors supervise student learning in specific skill attainment and professional development. Students earn high school credit and financial compensation.

CTE Standards and Benchmarks		
64.0	Perform critical job skills. The student will be able to:	
	64.01	Apply literacy skills in technical reading, computing and calculating.
	64.02	Perform tasks as outlined in the individualized job performance skills plan.
	64.03	Maintain relevant employment documents.
	64.04	Sustain mentoring relationships in the workplace.
	64.05	Communicate in business settings by listening, writing, speaking and presenting with professional demeanor.
	64.06	Collaborate, communicate and interact utilizing technology.
	64.07	Offer alternative suggestions or solutions rather than simply rejecting others ideas.
	64.08	Contribute to team efforts by fulfilling responsibilities and valuing diversity.
	64.09	Explore networking opportunities through professional associations.
	64.10	Exercise proper judgment in decision making.
	64.11	Adapt to changing organizational environments with flexibility.
	64.12	Build a portfolio reflecting experiences and skills gained during the internship.
65.0	Display professional work habits. The student will be able to:	

CTE Standards and Benchmarks		
	65.01	Report as expected, on time, appropriately dressed and groomed and ready to work.
	65.02	Create a positive professional image through proper introductions, eye contact, and a firm handshake.
	65.03	Model acceptable work habits and conduct in the workplace as defined by company policy.
	65.04	Complete and follow through on tasks and take initiative as warranted.
	65.05	Respond to internal and external customers' needs and concerns.
	65.06	Practice business etiquette and social sensitivity in face to face interaction, on the telephone and the Internet.
	65.07	Build bridges between conflicting attitudes and ways of thinking.
66.0	Demonstrate ethical behavior. The student will be able to:	
	66.01	Compare business activities to professional standards.
	66.02	Show empathy, respect and support for others.
	66.03	Value confidentiality and privacy.
	66.04	Recognize gender and cultural inappropriate behaviors.

Florida Department of Education
Student Performance Standards

Course Title: Finance Cooperative Education - OJT
Course Number: 8501420
Course Credit: 1

CTE Standards and Benchmarks	
67.0	Perform designated job skills. The student will be able to:
	67.01 Perform tasks as outlined in the training plan.
	67.02 Demonstrate job performance skills.
	67.03 Demonstrate safety procedures on the job.
	67.04 Maintain appropriate records.
	67.05 Attain an acceptable level of productivity.
	67.06 Demonstrate appropriate dress and grooming habits.
68.0	Demonstrate work ethics. The student will be able to:
	68.01 Follow directions.
	68.02 Demonstrate good human relations skills on the job.
	68.03 Demonstrate good work habits.
	68.04 Demonstrate acceptable business ethics.

Florida Department of Education
Student Performance Standards

Course Title: Personal Finance
Course Number: 8815120
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, investing and financial goals. The students are also made aware of the career opportunities offered in financial services.

CTE Standards and Benchmarks	
69.0	Identify key terms/concepts/trends. The student will be able to:
	70.01 Explain the characteristics of various investment vehicles, including mutual funds, 401Ks, IRAs, 403(b).
70.0	Identify and apply the processes used in personal financial planning. The student will be able to:
	70.01 Discuss the importance of financial planning to an individual's overall well-being.
	70.02 Explain basic steps in the financial planning process.
	70.03 Evaluate a hypothetical situation from a financial planning point of view.
	70.04 Summarize the extent to which financial planning would benefit people of different financial circumstances.
71.0	Describe the role of a financial planner. The student will be able to:
	71.01 Define abbreviations associated with degrees granted by various financial institutions and industries.
	71.02 Develop a set of criteria for evaluating a planner's credentials.
	71.03 Describe the skills, education, and training necessary for a career in financial planning.
72.0	Outline the components of a financial plan. The student will be able to:
	72.01 Explain the importance of goals during the various phases of financial planning.
	72.02 List and describe financial information needed in the data gathering phase of planning.
	72.03 Explain significance of an income statement and balance sheet for financial planning.

CTE Standards and Benchmarks	
	72.04 Explain how a planner analyzes financial data using the components of a financial plan.
	72.05 Identify key terms, concepts, and industry trends for creating a financial plan.
	72.06 List and describe common components of a financial plan (financial statements, emergency fund, debt management, insurance, housing, retirement and wealth building, estate planning).
	72.07 Prepare and analyze financial statements.
	72.08 Calculate emergency funds, debt management, life insurance needs, retirement assets requirements, and make recommendations to improve current financial plan.
73.0	Define the concept of risk management and insurance products. The student will be able to:
	73.01 List common insurance products (Life, Health, Employee Benefits, Auto, Property, Business, Others).
	73.02 List the most common insurance products available to consumers.
	73.03 Explain the purposes of various insurance products in wealth and retirement planning, including property, disability, medical, and life (whole & term) insurances.
	73.04 Explain the major insurance-related concept of risk sharing.
	73.05 Identify key terms, concepts, and industry trends for Property & Casualty and Life Insurance.
	73.06 Develop a list of criteria for determining the amount of insurance an individual needs.
	73.07 Determine the amount of auto insurance a person needs.
	73.08 Calculate the amount of life insurance a family needs using the needs based approach.
	73.09 Explain the purpose and benefits of an emergency fund.
74.0	Identify retirement planning strategies and industry trends. The student will be able to:
	74.01 Identify key terms and concepts for retirement planning.
	74.02 Identify and categorize sources of retirement funds (Three-Legged Stool).
	74.03 Describe the characteristics of various pension plan options.
	74.04 Describe the role of pensions, company sponsored plans, and individual plans.
	74.05 Identify retirement benefits, key components, and limitations of Social Security.

CTE Standards and Benchmarks		
	74.06	Outline personal income tax planning strategies, including the impact of timing (pre-tax vs. after-tax).
	74.07	Create a retirement investment plan using IRS approved qualified accounts, social security, and other assets.
75.0	Identify estate planning strategies. The student will be able to:	
	75.01	Define key terms and concepts and industry trends relating to estate planning.
	75.02	List and describe major components of an estate planning (wills, living wills, health care directives, power of attorney, child care instructions, trusts, life insurance)" of an individual estate plan.
	75.03	Research the implications of receiving an inheritance.
	75.04	Describe the roll of a financial advisor vs. attorney in estate planning.
	75.05	Create an estate plan for a case study.
	75.06	Identify the major provisions of a will and explain why the drafting of a will is vital to estate planning.
76.0	Select a financial industry career for research. The student will be able to:	
	76.01	Identify current trends that have developed in the financial field.
	76.02	Identify sources of information for career planning.
	76.03	Conduct in-depth career research including requirements for entry and advancement, career ladders, and opportunities related to the finance field.
	76.04	Develop an individualized education and career plan related to the financial field.
77.0	Generate a comprehensive financial plan. The student will be able to:	
	77.01	Identify key terms, concepts, and industry trends for creating a financial plan.
	77.02	List and describe common components of a financial plan (financial statements, emergency fund, debt management, insurance, housing, retirement and wealth building, estate planning).
	77.03	Actively practice the key services provided by financial planners including savings/investing, and retirement planning.
	77.04	Calculate emergency funds, debt management, life insurance need, retirement assets requirements.
	77.05	List types and sources of taxes at the local, state and federal level.
	77.06	Calculate various taxes (i.e., federal income taxes, FICA, SS, Medicare, Federal withholding, sales tax, etc.).

CTE Standards and Benchmarks	
77.07	Develop a personal financial plan for the purchase of an automobile including purchase price, completing a loan application, interest, tax, down payment, monthly payments, total time for debt to be fully paid off, dealers' fees, auto tag, auto insurance, etc.
77.08	Develop a personal financial plan for the purchase of a home including applying for a mortgage, interest rates, monthly payments, total time for debt to be fully paid off, closing costs, pre-paid, homeowners insurance, etc.
77.09	Prepare and present a comprehensive financial plan based on a given set of circumstances and needs.
78.0	Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives. The students will be able to:
78.01	Employ leadership skills to accomplish organizational goals and objectives.
78.02	Establish and maintain effective working relationships with others in order to accomplish objectives and tasks.
78.03	Conduct and participate in meetings to accomplish work tasks.
78.04	Use mentoring skills to inspire and teach others.
78.05	Discuss the importance of participating in a business-related career and technical student organization, such as BPA, DECA, FBLA, etc.
79.0	Demonstrate personal money-management concepts, procedures, and strategies. The students will be able to:
79.01	Identify and describe the services and legal responsibilities of financial institutions.
79.02	Describe the effect of money management on personal and career goals.
79.03	Develop a personal budget and financial goals.
79.04	Balance a checking account.
79.05	Compare the advantages and disadvantages of various payment methods (i.e., digital and mobile, credit cards, automatic withdrawals, cash, etc.)
79.06	Identify the main factors that are included in credit score calculations.
79.07	Explain how a borrower's credit score can impact their cost of credit and their ability to get credit.
79.08	Recommend ways that a person can increase their credit score.
79.09	Explain how landlords, potential employers, and insurance companies use credit reports and credit scores in decision-making.
79.10	Compute interest rates by various mechanisms (i.e., simple, compound, APR).
79.11	Maintain financial records.

CTE Standards and Benchmarks	
	79.12 Research, compare, and contrast investment opportunities.
	79.13 Recognize basic types of leases, service warranties and general sales/credit contracts that offer consumer protection.
	79.14 Demonstrate advocacy of personal financial relations with businesses (i.e., contest incorrect billing statements, loss of bank cards, etc.)
80.0	Demonstrate a working knowledge of the role savings, investing and speculating play in financial planning. The students will be able to:
	80.01 Describe reasons for saving, investing, and speculating.
	80.02 Compare and explain risk vs return.
	80.03 Compare and contrast saving, investing, and speculating.
	80.04 Describe different types of investments, including stocks, bonds, mutual funds, ETFs, real estate, commodities, speculative investments, etc.
	80.05 Calculate investment returns using rule of 72 for 3%, 6%, and 12%.
	80.06 Calculate investment returns using a TVM calculator.
	80.07 Manage a hypothetical portfolio to track against the stock market.
81.0	Exhibit successful finance career skills. The student will be able to:
	81.01 Build and maintain a portfolio reflecting experiences and skills gained during the course of study.
	81.02 Demonstrate understanding of proper business etiquette related to finance careers. (i.e., introductions, phone etiquette, dining, networking, marketing, online services and community service).

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

Florida Standards for English Language Development (ELD)

English language learners communicate for social and instructional purposes within the school setting. ELD.K12.ELL.SI.1

English Language Development (ELD) Standards Special Notes:
Teachers are required to provide listening, speaking, reading and writing instruction that allows English language learners (ELL) to communicate for social and instructional purposes within the school setting. For the given level of English language proficiency and with visual, graphic, or interactive support, students will interact with grade level words, expressions, sentences and discourse to process or produce language necessary for academic success. The ELD standard should specify a relevant content area concept or topic of study chosen by curriculum developers and teachers which maximizes an ELL's need for communication and social skills. For additional information on the development and implementation of the ELD standards, please contact the Bureau of Student Achievement through Language Acquisition at sala@fldoe.org.

Career and Technical Student Organization (CTSO)

Florida DECA, Florida Future Business Leaders of America (FBLA) and Florida Business Professionals of America (BPA) are the co-curricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Cooperative Training – OJT

On-the-job training is appropriate but not required for this program. Whenever offered, the rules, guidelines, and requirements specified in the OJT framework apply.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's Individual Educational Plan (IEP) or 504 plan or postsecondary student's accommodations' plan to meet individual needs and ensure equal access. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

In addition to accommodations, some secondary students with disabilities (students with an IEP served in Exceptional Student Education (ESE)) will need modifications to meet their needs. Modifications change the outcomes or what the student is expected to learn, e.g., modifying the curriculum of a secondary career and technical education course. Note: postsecondary curriculum and regulated secondary programs cannot be modified.

Some secondary students with disabilities (ESE) may need additional time (i.e., longer than the regular school year), to master the student performance standards associated with a regular course or a modified course. If needed, a student may enroll in the same career and technical course more than once. Documentation should be included in the IEP that clearly indicates that it is anticipated that the student may need an additional year to complete a Career and Technical Education (CTE) course. The student should work on different competencies and new applications of competencies each year toward completion of the CTE course. After achieving the competencies identified for the year, the student earns credit for the course. It is important to ensure that credits earned by students are reported accurately. The district's information system must be designed to accept multiple credits for the same course number for eligible students with disabilities.

Florida Department of Education
Curriculum Framework

Program Title: **Lending**
Career Cluster: **Finance**

CCC	
CIP Number	0252080113
Program Type	College Credit Certificate (CCC)
Program Length	32 credit hours
CTSO	Collegiate DECA, PBL
SOC Codes (all applicable)	Please see the CIP to SOC Crosswalk located at the link below.
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml

Purpose

This certificate program is part of the Financial Services AS degree program (1252080100).

A College Credit Certificate consists of a program of instruction of less than sixty (60) credits of college-level courses, which is part of an AS or AAS degree program and prepares students for entry into employment (Rule 6A-14.030, F.A.C.).

The purpose of this program is to prepare students for employment in the banking and credit industries in positions such as financial services specialists, loan or credit assistants, portfolio managers, financial analysts, loan counselors, financial managers, credit managers, credit officers, managers in credit and collections. The main concepts or duties include assisting in reviewing loan applications, analyzing client information, analyzing financial statements, actively participate in the credit underwriting process and providing client services associated to the financial services industries.

This program offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance career cluster. Upon successful completion of the certificate, students will obtain the following program learning outcome:

1. The student will explain the history, evolution and future trends of the financial services industry to include its products and services.
2. The student will analyze a company's financial statements to assess the possible impact on commercial lending decisions.
3. The student will assess commercial real estate investment alternatives.

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Standards

After successfully completing this program, the student will be able to perform the following:

01.0 Demonstrate comprehension and communication skills.
02.0 Demonstrate effective customer services skills.
03.0 Demonstrate human relations skills necessary for workplace success.
04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions.
05.0 Demonstrate sales and marketing fundamentals.
06.0 Manage career development.
07.0 Manage client relationships.
08.0 Apply mathematics skills to enhance financial services opportunities.
09.0 Demonstrate knowledge of basic functions of financial institutions.
10.0 Understand terminology unique to the financial services and credit industry.
11.0 Demonstrate proficiency in money and finance, and accounting.
12.0 Demonstrate knowledge of rules and regulations.
13.0 Understand and practice legal and ethical behavior.
14.0 Compile and analyze business plan.

Florida Department of Education
Student Performance Standards

Program Title: Lending
CIP Number: 0252080113
Program Length: 32 credit hours

This certificate program is part of the Financial Services AS degree program (1252080100). At the completion of this program, the student will be able to:		
01.0	Demonstrate comprehension and communication skills. The student will be able to:	
	01.01	Follow written and oral technical instructions.
	01.02	Take notes, organize, summarize, and paraphrase ideas and details.
	01.03	Apply active listening and observation skills to obtain and clarify information transmitted through verbal and non-verbal behaviors.
	01.04	Gather, read, discuss, evaluate and critique work from professional journals related to the course content.
	01.05	Read trade journals and magazines to stay current in the industry.
	01.06	Reflect on what has been learned through reading, recognizing assumptions and implications, and formulating ideas, opinions, and personal responses.
	01.07	Use reference sources such as books, magazines, and electronic databases to gather and critically evaluate materials.
	01.08	Submit final drafts using correct grammar, punctuation, and spelling.
	01.09	Read and comprehend both technical and non-technical text accurately.
	01.10	Write reports, summaries, and descriptive essays.
	01.11	Write clear and well-organized research papers, integrating a variety of information.
	01.12	Correctly cite or attribute sources.
	01.13	Read and understand graphs, charts, diagrams and tables commonly used in this industry/occupation.
	01.14	Organize, prepare and deliver formal and informal effective presentations.
	01.15	Participate in group discussions both as a member and as a leader.
02.0	Demonstrate effective customer service skills. The student will be able to:	

	02.01	Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers.
	02.02	Identify and evaluate customer needs.
	02.03	Respond to client inquiries in a timely matter.
	02.04	Access and maintain client records.
	02.05	Provide timely accurate information to meet customer needs.
	02.06	Utilize available techniques to effectively serve customers.
	02.07	Utilize a process to assist clients, including difficult customers, with problem resolution.
	02.08	Operate within grant of authority to provide service to customers.
	02.09	Build client relationships.
03.0	Demonstrate human relations skills necessary for workplace success. The student will be able to:	
	03.01	Exhibit interest and enthusiasm.
	03.02	Demonstrate a positive mental attitude.
	03.03	Demonstrate traits of being industrious and cooperative.
	03.04	Demonstrate sincerity, patience, courtesy, and tact.
	03.05	Exhibit punctuality, attendance and dependability.
	03.06	Willingness to receive and accept feedback and use it constructively.
	03.07	Demonstrate willingness to assume job responsibilities.
	03.08	Develop ability to handle difficult customer/co-worker situations.
	03.09	Develop ability to exhibit friendliness, combined with a professional businesslike approach.
	03.10	Demonstrate willingness to assume the responsibility for one’s actions.
	03.11	Demonstrate problem solving and critical thinking skills.
	03.12	Foster teamwork to improve quality of work.
	03.13	Use group consensus strategies.

04.0	Demonstrate proficiency in using microcomputer and electronic skills to perform job functions. The student will be able to:	
	04.01	Apply the following tools to increase work efficiency: telephone systems, word processing, database, spreadsheet programs, presentation programs, email systems and the internet.
	04.02	Utilize computer technology to access, analyze and interpret business information.
	04.03	Cite Internet-based resources correctly using proper format.
	04.04	Research industry trends on the Internet.
05.0	Demonstrate sales and marketing fundamentals. The student will be able to:	
	05.01	Demonstrate knowledge of services and/or products offered.
	05.02	Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
	05.03	Explain the importance of and demonstrate the procedures of cross selling.
	05.04	Identify the opportunities for cross selling.
	05.05	Follow effective procedures for closing a sale.
	05.06	Demonstrate the ability to sell a variety of services and/or products.
06.0	Manage career development. The student will be able to:	
	06.01	Enhance personal business skills.
	06.02	Formulate a career plan for post-graduation.
	06.03	Comply with continuing education needs/requirements.
	06.04	Attend seminars, workshops, and tradeshows.
	06.05	Respond to changing business environment.
	06.06	Identify updated industry information.
	06.07	Explain the importance of having a written job description.
	06.08	Pursue industry designations/licensing/degrees.
	06.09	Reassess career plan.
	06.10	Demonstrate knowledge of how to make job changes appropriately.

	06.11	Understand employment benefits packages.
	06.12	Build mentor relationships.
	06.13	Volunteer in community service organizations.
	06.14	Network with industry professionals.
	06.15	Maintain professional contact for future projects.
	06.16	Identify corporate strategies and policies.
	06.17	Anticipate future industry trends and identify various industry career paths.
07.0	Manage client relationships. The student will be able to:	
	07.01	Respond to client inquiries.
	07.02	Access client records.
	07.03	Process administrative changes.
	07.04	Assist clients with problem resolution.
	07.05	Perform client reviews as needed.
	07.06	Maintain client contact system.
	07.07	Maintain client files.
	07.08	Monitor compliance procedures.
	07.09	Build and maintain client relationships.
	07.10	Use appropriate communication skills, telephone etiquette, courtesy and manners when dealing with clients.
08.0	Apply mathematics skills to enhance financial services opportunities. The student will be able to:	
	08.01	Recognize relationships among numbers.
	08.02	Apply operations correctly.
	08.03	Calculate computations successfully.
	08.04	Employ numbers and operations to solve mathematical problems.

	08.05	Predict reasonable estimations.
	08.06	Apply statistical methods in data analysis.
	08.07	Analyze data to assure proper business decisions.
09.0	Demonstrate knowledge of basic functions of financial institutions. The student will be able to:	
	09.01	Identify the major types and functions of financial institutions.
	09.02	Identify the major operating areas for each type of financial institution.
	09.03	Explain the interaction among the different financial institutions.
	09.04	Explain current trends in financial services deregulation and diversified financial services.
10.0	Understand terminology unique to the financial services and credit industry. The student will be able to:	
	10.01	Understand and use terminology as it applies to the finance and credit industry.
	10.02	Demonstrate the ability to communicate financial information in a way the customer understands.
11.0	Demonstrate proficiency in money and finance. The student will be able to:	
	11.01	Define money and its function and describe measures of money.
	11.02	Demonstrate the ability to use the concept of the time value of money.
	11.03	Demonstrate knowledge of commercial banking.
	11.04	Understand the Federal Reserve System and commercial bank interrelationships.
	11.05	Comprehend the various means of acquiring capital and subsequent equity and debt functions.
	11.06	Exhibit knowledge of securities markets and SEC regulations.
	11.07	Demonstrate knowledge about business failure, reorganization, dissolutions, and liquidation.
	11.08	Define and explain items in a financial statement.
	11.09	Explain the purpose of statement analysis.
	11.10	Demonstrate the ability to record transactions and prepare financial statements.
	11.11	Demonstrate the ability to interpret and analyze a financial statement.

12.0	Demonstrate knowledge of rules and regulations. The student will be able to:	
	12.01	Understand federal and state regulations of financial institutions.
	12.02	Understand the process of examination of depository institutions and the support needed from the financial institution.
	12.03	Understand business law as it applies to the financial services industry.
	12.04	Understand how internal audit procedures relate to the examination process.
13.0	Understand and practice legal and ethical behavior. The student will be able to:	
	13.01	Understand the standards of ethical behavior.
	13.02	Exhibit professional conduct and respect for others.
	13.03	Apply ethical practices to business operations.
	13.04	Accept responsibility for your own actions.
	13.05	Demonstrate honesty and integrity.
	13.06	Practice identifying ethical issues in operational situations.
	13.07	Explain the difference between an ethical business practice and a legal responsibility.
	13.08	Explain alternative strategies to address unethical and illegal actions.
	13.09	Discuss the types of works that are protected by intellectual property laws including copyrights, patents, trademarks and trade secrets.
	13.10	Discuss the basic elements of a contract.
	13.11	Describe customer and employee privacy issues and safeguards.
	13.12	Compare organizational codes of ethics.
	13.13	Research industry standards and codes of conduct for professionals.
	13.14	Discuss employee rights regarding privacy, discrimination, due process, safety, etc.
14.0	Compile and analyze business plan. The student will be able to:	
	14.01	Determine licensing requirements.
	14.02	Obtain appropriate licensing and appointments.

14.03	Define target market.
14.04	Set income objectives and sales goals.
14.05	Select prospecting activity.
14.06	Determine selling systems to be implemented.
14.07	Acquire product knowledge.
14.08	Determine office support equipment needs.
14.09	Determine software systems and training needs.
14.10	Determine expense and tax reporting.
14.11	Monitor expense and tax reporting.

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

Career and Technical Student Organization (CTSO)

Collegiate DECA and Phi Beta Lambda (PBL) are the co-curricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their counselor and/or instructors. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

Florida Department of Education
Curriculum Framework

Program Title: **Banking Management – Financial Services**
Career Cluster: **Finance**

CCC	
CIP Number	0252080301
Program Type	College Credit Certificate (CCC)
Program Length	27 credit hours
CTSO	Collegiate DECA, PBL
SOC Codes (all applicable)	Please see the CIP to SOC Crosswalk located at the link below.
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml

Purpose

This certificate program is part of the Banking – Financial Services AS degree program (1252080301).

A College Credit Certificate consists of a program of instruction of less than sixty (60) credits of college-level courses, which is part of an AS or AAS degree program and prepares students for entry into employment (Rule 6A-14.030, F.A.C.).

The purpose of this program is to prepare students for employment in commercial lending such as: commercial lending, credit-management, supervisory and management positions, community service coordinator, customer relations specialist, customer services manager/supervisor, department supervisor, support services supervisor, or other mid-management administrator or financial management positions in a variety of business environments, or to provide supplemental training for persons previously or currently employed in other industries management occupations.

This program offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance career cluster.

The content includes instruction to individuals in the areas of planning, organizing, directing and controlling of a business, with emphasis on selected theories of management and decision making and the knowledge and understanding necessary for managing people and functions.

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Standards

After successfully completing this program, the student will be able to perform the following:

01.0 Demonstrate comprehension and communication skills.
02.0 Demonstrate effective customer service skills.
03.0 Demonstrate human relations skills necessary for workplace success.
04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions.
05.0 Perform general organizational workplace competencies.
06.0 Demonstrate sales and marketing fundamentals.
07.0 Demonstrate employability skills.
08.0 Manage career development.
09.0 Utilize effective cross selling techniques and procedures for financial services.
10.0 Demonstrate knowledge of the history, growth and structure of the financial industry.
11.0 Understand terminology unique to the finance and financial services industry.
12.0 Identify, classify, and demonstrate management activities.
13.0 Demonstrate a basic understanding of legal and ethical issues in a business environment.
14.0 Understand terminology unique to the banking industry.
15.0 Utilize effective selling techniques in interactions with customers.
16.0 Demonstrate knowledge of the history, growth and structure of the banking industry.
17.0 Demonstrate basic skills for performing functions of entry level positions in banking institutions.
18.0 Demonstrate security procedures and detection of fraud.
19.0 Demonstrate knowledge of accounting/budgeting operations.
20.0 Manage customer interactions.
21.0 Participate in learning.
22.0 Demonstrate knowledge of principles of human resources.
23.0 Demonstrate knowledge of essential human relations skills.
24.0 Demonstrate knowledge and application of product and service technology.
25.0 Demonstrate knowledge of basic marketing principles.
26.0 Demonstrate knowledge of real estate.
27.0 Demonstrate knowledge of major laws and regulations that relate to and affect banking.
28.0 Demonstrate knowledge of business English and business writing.
29.0 Operate computers and other equipment appropriate to customer relationship management.
30.0 Use web browsers to access internet services.
31.0 Demonstrate proficiency in microcomputer operating systems and software.
32.0 Demonstrate basic skills for performing loan processing functions of entry level positions in financial institutions.
33.0 Demonstrate proficiency in business law.
34.0 Plan the marketing strategy and promote the business.
35.0 Identify the organization and function of the retail industry.
36.0 Demonstrate knowledge of small business management functions.

37.0 Demonstrate an understanding of commercial lending.
38.0 Demonstrate knowledge of statement analysis.
39.0 Demonstrate proficiency in money and banking.
40.0 Apply the concepts for residential mortgage lending.
41.0 Demonstrate an understanding of the principles of real estate finance.

Florida Department of Education
Student Performance Standards

Program Title: **Banking Management – Financial Services**
CIP Number: **0252080301**
Program Length: **27 credit hours**

This certificate program is part of the Banking – Financial Services AS degree program (1252080301). At the completion of this program, the student will be able to:		
01.0	Demonstrate comprehension and communication skills. The student will be able to:	
	01.01	Follow written and oral technical instructions.
	01.02	Take notes, organize, summarize, and paraphrase ideas and details.
	01.03	Apply active listening and observation skills to obtain and clarify information transmitted through verbal and non-verbal behaviors.
	01.04	Gather, read, discuss, evaluate and critique work from professional journals related to the course content.
	01.05	Read trade journals and magazines to stay current in the industry.
	01.06	Reflect on what has been learned through reading, recognizing assumptions and implications, and formulating ideas, opinions, and personal responses.
	01.07	Use reference sources such as books, magazines, and electronic databases to gather and critically evaluate materials.
	01.08	Submit final drafts using correct grammar, punctuation, and spelling.
	01.09	Read and comprehend both technical and non-technical text accurately.
	01.10	Write reports, summaries, and descriptive essays.
	01.11	Write clear and well-organized research papers, integrating a variety of information.
	01.12	Correctly cite or attribute sources.
	01.13	Read and understand graphs, charts, diagrams and tables commonly used in this industry/occupation.
	01.14	Organize, prepare and deliver formal and informal effective presentations.
	01.15	Participate in group discussions both as a member and as a leader.
02.0	Demonstrate effective customer service skills. The student will be able to:	

	02.01	Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers.
	02.02	Identify and evaluate customer needs.
	02.03	Respond to client inquiries in a timely matter.
	02.04	Access and maintain client records.
	02.05	Provide timely accurate information to meet customer needs.
	02.06	Utilize available techniques to effectively serve customers.
	02.07	Utilize a process to assist clients, including difficult customers, with problem resolution.
	02.08	Operate within grant of authority to provide service to customers.
	02.09	Build client relationships.
03.0	Demonstrate human relations skills necessary for workplace success. THE student will be able to:	
	03.01	Exhibit interest and enthusiasm.
	03.02	Demonstrate a positive mental attitude.
	03.03	Demonstrate traits of being industrious and cooperative.
	03.04	Demonstrate sincerity, patience, courtesy, and tact.
	03.05	Exhibit punctuality, attendance and dependability.
	03.06	Willingness to receive and accept feedback and use it constructively.
	03.07	Demonstrate willingness to assume job responsibilities.
	03.08	Develop ability to handle difficult customer/co-worker situations.
	03.09	Develop ability to exhibit friendliness, combined with a professional businesslike approach.
	03.10	Demonstrate willingness to assume the responsibility for one’s actions.
	03.11	Demonstrate problem solving and critical thinking skills.
	03.12	Foster teamwork to improve quality of work.
	03.13	Use group consensus strategies.

04.0	Demonstrate proficiency in using microcomputer and electronic skills to perform job functions. The student will be able to:	
	04.01	Apply the following tools to increase work efficiency: telephone systems, word processing, database, spreadsheet programs, presentation programs, email systems and the internet.
	04.02	Utilize computer technology to access, analyze and interpret business information.
	04.03	Cite Internet-based resources correctly using proper format.
	04.04	Research industry trends on the Internet.
05.0	Perform general organizational workplace competencies. The student will be able to:	
	05.01	Demonstrate self-motivation and responsibility to complete an assigned task.
	05.02	Identify problem solving techniques.
	05.03	Choose appropriate action in situations requiring effective time management.
	05.04	Apply techniques for organizing and planning time and resources to complete an assigned task.
	05.05	Apply principles and techniques for being a productive, contributing member of a team.
	05.06	Communicate effectively with individuals lacking a technical background.
	05.07	Evaluate detailed technical oral instructions for clarity.
	05.08	Participate in group discussion as both a member and a leader.
	05.09	Encourage and build mutual trust, respect, and cooperation among team members.
	05.10	Assimilate new knowledge into project solutions and decisions.
	05.11	Employ techniques such as brainstorming to generate ideas and suggestions to achieve a task.
	05.12	Evaluate alternatives, costs and benefits in determining the best solution.
	05.13	Identify strategies to improve and maximize productivity in the workplace.
06.0	Demonstrate sales and marketing fundamentals. The student will be able to:	
	06.01	Demonstrate knowledge of services and/or products offered.
	06.02	Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
	06.03	Explain the importance of and demonstrate the procedures of cross selling.

	06.04	Identify the opportunities for cross selling.
	06.05	Follow effective procedures for closing a sale.
	06.06	Demonstrate the ability to sell a variety of services and/or products.
07.0	Demonstrate employability skills. The student will be able to:	
	07.01	Identify personal interest and aptitudes; skills, knowledge; strength and weaknesses.
	07.02	Identify and apply sources of job search including networking, internet, job fairs, employment agencies and others.
	07.03	Conduct a job search.
	07.04	Research information about specific job.
	07.05	Identify documents that may be required when applying for a job.
	07.06	Create an appropriate application portfolio including letter of applications, resumes, thank you letters and available references.
	07.07	Identify methods for requesting and obtaining employment references.
	07.08	Complete a job application and employment form correctly.
	07.09	Identify, understand and demonstrate the job interview process.
	07.10	Demonstrate verbal and non-verbal communication skills, appropriate business attire and hygiene.
	07.11	Discuss employer expectations regarding attendance, punctuality, initiative, teamwork, etc.
	07.12	Understand and apply the process of accepting and declining job offers.
	07.13	Apply personal skills and talents to enhance work performance.
	07.14	Apply skills to meet and exceed employer expectations.
	07.15	Demonstrate appropriate responses to feedback from employer, supervisor, co-workers and customers.
	07.16	Apply principles and techniques for working productively with people of diverse cultures and backgrounds.
	07.17	Identify and use acceptable strategies for resolving conflict in the workplace.
	07.18	Identify and apply stress management techniques, employee wellness and safety guidelines.
	07.19	Participate in job-enhancing activities to achieve career success.

	07.20	Compose and produce a letter of resignation.
08.0	Manage career development. The student will be able to:	
	08.01	Enhance personal business skills.
	08.02	Formulate a career plan for post-graduation.
	08.03	Comply with continuing education needs/requirements.
	08.04	Attend seminars, workshops, and tradeshows.
	08.05	Respond to changing business environment.
	08.06	Identify updated industry information.
	08.07	Explain the importance of having a written job description.
	08.08	Pursue industry designations/licensing/degrees.
	08.09	Reassess career plan.
	08.10	Demonstrate knowledge of how to make job changes appropriately.
	08.11	Understand employment benefits packages.
	08.12	Build mentor relationships.
	08.13	Volunteer in community service organizations.
	08.14	Network with industry professionals.
	08.15	Maintain professional contact for future projects.
	08.16	Identify corporate strategies and policies.
	08.17	Anticipate future industry trends and identify various industry career paths.
	08.18	Acquire professional credentials in field of study in order to remain competitive.
09.0	Utilize effective cross selling techniques and procedures for financial services. The student will be able to:	
	09.01	Identify opportunities for cross selling.
	09.02	Demonstrate how to sell other financial services.

	09.03	Demonstrate knowledge of all services offered by financial institutions.
	09.04	Explain the importance and demonstrate the procedures of cross selling.
10.0	Demonstrate knowledge of the history, growth and structure of the financial industry. The student will be able to:	
	10.01	Demonstrate knowledge of the evolution of American financial institutions.
	10.02	Identify major acts and important regulations resulting from the growth and changes in financial institutions.
	10.03	Explain the similarities and differences in the financial institutions and other businesses that offer financial services.
	10.04	Explain the effects of deregulation.
11.0	Understand terminology unique to the finance and financial services industry. The student will be able to:	
	11.01	Understand and use terminology as it applies to the finance and financial services industry.
	11.02	Know how to communicate with a customer without using confusing terminology.
12.0	Identify, classify, and demonstrate management activities. The student will be able to:	
	12.01	Compare management styles.
	12.02	Identify the major functions of management.
	12.03	Demonstrate understanding of basic management concepts such as authority, responsibility, delegation, empowerment, and hiring and firing.
	12.04	Demonstrate knowledge of the relationship between authority and responsibility to task accomplishment.
	12.05	Select the most effective communication systems.
	12.06	Identify problems and make an appropriate decision.
	12.07	Demonstrate understanding of organizational culture and its impact on communication.
	12.08	Identify and discuss current management issues in business and other organizations.
	12.09	Describe activities associated with the management functions of planning, organizing, staffing, leading, and controlling.
13.0	Demonstrate a basic understanding of legal and ethical issues in a business environment. The student will be able to:	
	13.01	Demonstrate basic understanding of contracts.
	13.02	Demonstrate basic understanding of human resource issues.

	13.03	Demonstrate basic understanding of negotiable instruments.
	13.04	Demonstrate basic understanding of intellectual property rights.
	13.05	Demonstrate basic understanding of appropriate use of employer property.
	13.06	Demonstrate basic understanding of confidentiality.
	13.07	Demonstrate basic understanding of role of ethical decision making in dealings with stakeholders.
	13.08	Demonstrate knowledge of social responsibilities.
14.0	Understand terminology unique to the banking industry. The student will be able to:	
	14.01	Understand and use terminology as it applies to the finance and credit industry.
	14.02	Know how to communicate with a customer in layman's language.
15.0	Utilize effective selling techniques in interactions with customers. The student will be able to:	
	15.01	Demonstrate ethics in dealing with customers.
	15.02	Understand selling techniques with customers.
16.0	Demonstrate knowledge of the history, growth and structure of the banking industry. The student will be able to:	
	16.01	Demonstrate knowledge of the evolution of American banking institutions.
	16.02	Identify major acts and important regulations resulting from the growth and changes in banking institutions.
	16.03	Explain the similarities and differences in the banking institutions and other businesses that offer banking services.
	16.04	Explain the effects of deregulation.
17.0	Demonstrate basic skills for performing functions of entry level positions in banking institutions. The student will be able to:	
	17.01	Demonstrate counting and strapping of coin and currency.
	17.02	Demonstrate use of a teller machine.
	17.03	Explain the types of endorsements and why they are important.
	17.04	Explain basic teller functions--cashing checks, accepting straight deposits and split deposits, and handling of cash.
	17.05	Demonstrate knowledge of balancing a cash drawer.

	17.06	Know how to detect counterfeit currency and the procedure for reporting it.
	17.07	Explain other special services such as issue Cashier's Checks, issuing and redeeming Savings Bonds, Money Orders, Traveler's Checks, Bank Drafts, payments and cash advances on charge cards.
18.0	Demonstrate security procedures and detection of fraud. The student will be able to:	
	18.01	Demonstrate procedures bank employees would use during and after a robbery.
	18.02	Demonstrate security procedures.
	18.03	Explain the Currency Transaction Report (CTR).
	18.04	Demonstrate security precautions and methods used to deter bank fraud.
	18.05	Explain the concept of Cybercrime and the risks associated with financial transactions and identity theft/fraud.
19.0	Demonstrate knowledge of accounting/budgeting operations. The student will be able to:	
	19.01	Demonstrate an understanding of profit vs. not-for-profit accounting.
	19.02	Demonstrate an understanding of available and appropriate technology for accounting applications
	19.03	Interpret and analyze income statement, owner's equity statement, and cash flow statement.
	19.04	Describe the principles related to pricing decisions.
20.0	Manage customer interactions. The student will be able to:	
	20.01	Listen reflectively.
	20.02	Review customer history.
	20.03	Ask questions.
	20.04	Collect information.
	20.05	Assess the customer's needs.
	20.06	Research solutions.
	20.07	Develop a plan of action.
	20.08	Refer to appropriate authority (if needed).
	20.09	Execute data capture.

	20.10	Communicate actions.
	20.11	Resolve customer issues.
	20.12	Offer additional services.
	20.13	Perform follow-up as needed.
21.0	Participate in learning. The student will be able to:	
	21.01	Attend scheduled training.
	21.02	Utilize available resources.
	21.03	Review job critical information.
	21.04	Seek feedback on performance.
	21.05	Apply acquired skills.
22.0	Demonstrate knowledge of principles of human resources. The student will be able to:	
	22.01	Demonstrate knowledge of the functions of human resources.
	22.02	Demonstrate knowledge of the employer's relationship with the Human Resources Department.
	22.03	Demonstrate knowledge of the business concepts used in Human Resources.
	22.04	Demonstrate knowledge of recruitment of employees.
	22.05	Describe recruitment process.
	22.06	Analyze job descriptions and position requirements.
	22.07	Identify potential employees as candidates in reviewing applicant materials.
	22.08	Demonstrate knowledge of interviewing skills.
	22.09	Describe methods of orientation for new employees.
	22.10	Describe methods to train new employees.
	22.11	Describe process for hiring new employees.
	22.12	Describe compensation and benefit plans.

	22.13	Develop compensation and benefit plans.
	22.14	Describe the legal issues associated with compensation and benefit plans.
	22.15	Describe the functions of the administration of compensation and benefit plans.
	22.16	Describe principles, concepts and legal considerations for realistic decision situations and confrontations between employees and management.
	22.17	Demonstrate an understanding of employee benefits and services.
	22.18	Describe the laws and regulations impacting the human resources environment.
23.0	Demonstrate knowledge of essential human relations skills. The student will be able to:	
	23.01	Discuss the importance of effective human relations skills in organizations.
	23.02	Relate concepts including self-esteem, perception, values to job performance.
	23.03	Identify and discuss various barriers to communication and specific ways to improve interpersonal and organizational communication.
24.0	Demonstrate knowledge and application of product and service technology. The student will be able to:	
	24.01	Understand the importance of product safety.
	24.02	Understand the importance of product and service technology.
25.0	Demonstrate knowledge of basic marketing principles. The student will be able to:	
	25.01	Discuss the role of marketing in the free enterprise system.
	25.02	Discuss the functions of marketing.
26.0	Demonstrate knowledge of real estate. The student will be able to:	
	26.01	Describe a real estate market under the price system.
	26.02	Explain the major sub markets of real estate.
	26.03	Explain the principles of highest and best use of land.
	26.04	List and explain at least three factors that influence demand in the real estate market.
27.0	Demonstrate knowledge of major laws and regulations that relate to and affect banking. The student will be able to:	
	27.01	Describe the interrelationships between regulatory agencies and the banks they regulate.

	27.02	Explain the elements and differences of torts and crimes.
	27.03	Describe the basic legal entities that transact business with banks.
	27.04	List and explain the elements of a valid contract and the rights and responsibilities of various parties to a contract.
	27.05	Discuss the basic laws affecting an individual's rights in property.
	27.06	Identify the basic bankruptcy laws and bankruptcy filings permissible.
	27.07	Understand the essential elements of compliance with U.S. and international laws and regulations impacting the banking industry.
28.0	Demonstrate knowledge of business English and business writing. The student will be able to:	
	28.01	Improve writing techniques for business correspondence.
	28.02	Gain tools that build essential professional language skills.
29.0	Operate computers and other equipment appropriate to customer relationship management. The student will be able to:	
	29.01	Obtain and transmit credit information.
	29.02	Obtain information, schedule, place orders, and route using phone, fax, computer, cash register, and other communications and calculating devices.
	29.03	Demonstrate merchandising and operations data entry procedures such as prices, sales, inventory changes, costs, and reductions.
30.0	Use web browsers to access internet services. The student will be able to:	
	30.01	Explain how to connect to the Internet.
	30.02	Send electronic messages.
	30.03	Explain communication issues specific to e-mail.
	30.04	Set up an e-mail account.
	30.05	Participate in an e-mail discussion group.
	30.06	Explain and use proper Usenet etiquette.
	30.07	Use a Web browser to navigate the Web.
	30.08	Explain the guidelines for evaluating information needs before beginning a search.
	30.09	Explain issues associated with pornography, free speech, censorship, filtering, and copyright on the Web.

	30.10 Describe how to critically evaluate information content.
	30.11 Use bookmarks to create a bibliography.
31.0	Demonstrate proficiency in microcomputer operating systems and software. The student will be able to:
	31.01 Describe the historical development of computer operating systems.
	31.02 Describe the major hardware and related software of microcomputers.
	31.03 Describe the various operating systems.
	31.04 Use various software applications.
	31.05 Demonstrate knowledge of data processing concepts.
	31.06 Identify the major programming languages used in business data processing.
	31.07 Locate requested information on a computer printout.
	31.08 Locate errors on a computer printout.
	31.09 Use appropriate software.
32.0	Demonstrate basic skills for performing loan processing functions of entry level positions in financial institutions. The student will be able to:
	32.01 Identify and process documentation required on different types of loans.
	32.02 Demonstrate how to properly complete a credit application and a financial statement.
	32.03 Explain how to establish credit and the importance of having a good credit rating.
	32.04 Demonstrate the types of interest and how they are computed.
	32.05 Explain the importance of the lending function.
	32.06 Describe the concept of collateral in secured lending transactions and the protocols associated with the Uniform Commercial Code registration.
	32.07 Understand rules and regulations applicable to loan transactions from the credit application to the loan closing.
33.0	Demonstrate proficiency in business law. The student will be able to:
	33.01 Understand federal and state regulations and examination of financial institutions.
34.0	Plan the marketing strategy and promote the business. The student will be able to:

	34.01	Create a promotional plan.
	34.02	Describe the techniques for sales and promotion.
	34.03	Analyze competitive promotional activities.
	34.04	Evaluate promotional effectiveness.
	34.05	Explain the use of goods classification and life cycle analyses as planning tools for marketing.
	34.06	Develop and modify marketing mixes for a business.
	34.07	Identify target markets.
	34.08	Evaluate marketing activities.
	34.09	Demonstrate knowledge of push/pull strategies.
	34.10	Demonstrate knowledge of direct marketing, including e-Business.
	34.11	Demonstrate knowledge of advertising media and the advantages and disadvantages of each.
	34.12	Discuss the role of public relations in the marketing mix.
35.0	Identify the organization and function of the retail industry. The student will be able to:	
	35.01	Analyze the organizational structure of the retail industry.
	35.02	Analyze the trends in the retail industry.
36.0	Demonstrate knowledge of small business management functions. The student will be able to:	
	36.01	Demonstrate an understanding of principles of small business management concerning business entities, planning, and ethics.
	36.02	Demonstrate an understanding of the principles and systems of accounting in a small business.
	36.03	Demonstrate an understanding of the principles of budgeting and break-even analysis as they apply to the financial management of the small business.
	36.04	Demonstrate an understanding of principles of financing and cash management in the small business.
	36.05	Demonstrate an understanding of the fundamentals of advertising and marketing products and services in the small business.
	36.06	Demonstrate an understanding of the purchasing and management of needed inventories, materials, supplies, services, and equipment of the right quality, in the proper quantity, for reasonable prices, at the appropriate time, from the right vendor or supplier.

	36.07	Demonstrate an understanding of trends in business communications and electronic technology.
	36.08	Demonstrate an understanding of basic management functions of leadership, organizing, staffing, and motivating the small business work team.
	36.09	Demonstrate an understanding of the decision-making, evaluation, importance and mechanics of writing a business plan.
	36.10	Demonstrate an understanding of the components of monitoring costs, job order cost cycle, purchasing materials, inventory, and payroll in job order cost accounting.
	36.11	Evaluate the advantages and disadvantages of the major forms of business ownership.
	36.12	Understand the issues of family or home-based businesses.
	36.13	Demonstrate an understanding of e-Business.
37.0	Demonstrate an understanding of commercial lending. The student will be able to:	
	37.01	Understand the business lending environment.
	37.02	Demonstrate an understanding of the commercial client and his/her primary financing needs.
38.0	Demonstrate knowledge of statement analysis. The student will be able to:	
	38.01	Demonstrate an understanding of the balance sheet spreadsheet.
	38.02	Understand the details of the income statement and statement of cash flows.
	38.03	Demonstrate knowledge of financial ratios.
39.0	Demonstrate proficiency in money and banking. The student will be able to:	
	39.01	Compare banks and thrifts
	39.02	Demonstrate knowledge of commercial banking
	39.03	Explain current trends in financial services deregulation and diversified financial services.
	39.04	Differentiate among corporation and other forms of business.
	39.05	Understand the details of a corporate charter and bylaws.
	39.06	Comprehend the financial details of means of acquiring capital and subsequent equity and debt functions.
	39.07	Exhibit knowledge of securities markets and SEC regulations.

	39.08	Demonstrate knowledge about business failure, reorganization, dissolutions, and liquidation.
	39.09	Explain the purpose of statement analysis.
40.0	Apply the concepts for residential mortgage lending. The student will be able to:	
	40.01	Understand the residential mortgage lending industry and function from the perspective of the commercial banker.
	40.02	Understand and use basic banking terminology.
	40.03	Understand the effect of inflation on mortgage lending.
41.0	Demonstrate an understanding of the principles of real estate finance. The student will be able to:	
	41.01	Understand basic knowledge of the real estate business.
	41.02	Demonstrate an understanding of the real estate contracts.
	41.03	Demonstrate the ability to calculate payments and loans.

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

Special Notes

Stock Market Game: The Stock Market Game is sponsored by the Security Industry Association through its Foundation for Investor Education. This simulation is utilized nationally and internationally in grades 4 to Graduate School, by teachers across multiple disciplines. This demonstrates the versatility of this educational activity.

The Stock Market Game provides $100,000 to teams of 3 to 5 students to use to during the 10 weeks of this activity to invest in stocks sold on the New York Stock Exchange, the NASDAQ and the American Exchange. This educational opportunity is used to learn: about the marketplace and the forces of supply and demand, wise investing fundamentals, the importance of monetary and fiscal policies on the market, how current events impacts the market, research skills, team work, decision-making skills, and risk management.

Since the SMG is student driven, they learn how important it is to research companies before investing, and what factors influence their companies on the local, state, national, and international markets. By learning how business grow, students see the factors which stimulate business, and how it changes over time, the skills necessary to be involved in business and its multiple related fields.

Teachers who participate in the SMG see its valuable immediately and repeat their participation semester after semester. The SMG is flexible and blends well with almost any curriculum and school frameworks. It is especially valuable in integrating math, language, science and social studies course work.

Career and Technical Student Organization (CTSO)

Collegiate DECA and Phi Beta Lambda (PBL) are the co-curricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their counselor and/or instructors. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

Florida Department of Education
Curriculum Framework

Program Title: **Banking Operations – Financial Services**
Career Cluster: **Finance**

CCC	
CIP Number	0252080302
Program Type	College Credit Certificate (CCC)
Program Length	18 credit hours
CTSO	Collegiate DECA, FBLA-PBL
SOC Codes (all applicable)	Please see the CIP to SOC Crosswalk located at the link below.
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml

Purpose

This certificate program is part of the Banking – Financial Services AS degree program (1252080301).

A College Credit Certificate consists of a program of instruction of less than sixty (60) credits of college-level courses, which is part of an AS or AAS degree program and prepares students for entry into employment (Rule 6A-14.030, F.A.C.).

This program offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance career cluster.

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Standards

After successfully completing this program, the student will be able to perform the following:

01.0 Demonstrate comprehension and communication skills.
02.0 Demonstrate effective customer service skills.
03.0 Demonstrate human relations skills necessary for workplace success.
04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions.
05.0 Perform general organizational workplace competencies.
06.0 Demonstrate sales and marketing fundamentals.
07.0 Demonstrate employability skills.
08.0 Manage career development.
09.0 Utilize effective cross selling techniques and procedures for financial services.
10.0 Demonstrate knowledge of the history, growth and structure of the financial industry.
11.0 Understand terminology unique to the banking industry.
12.0 Utilize effective selling techniques in interactions with customers.
13.0 Demonstrate knowledge of the history, growth and structure of the banking industry.
14.0 Demonstrate basic skills for performing functions of entry level positions in banking institutions.
15.0 Demonstrate security procedures and detection of fraud.
16.0 Demonstrate knowledge of accounting/budgeting operations.
17.0 Manage customer interactions.
18.0 Participate in learning.
19.0 Demonstrate knowledge of principles of human resources.
20.0 Demonstrate knowledge of essential human relations skills.
21.0 Demonstrate knowledge and application of product and service technology.
22.0 Demonstrate knowledge of basic marketing principles.
23.0 Demonstrate knowledge of real estate.
24.0 Demonstrate knowledge of major laws and regulations that relate to and affect banking.
25.0 Demonstrate knowledge of business English and business writing.
26.0 Operate computers and other equipment appropriate to customer relationship management.
27.0 Use web browsers to access internet services.
28.0 Demonstrate proficiency in microcomputer operating systems and software.
29.0 Demonstrate basic skills for performing loan processing functions of entry level positions in financial institutions.
30.0 Demonstrate proficiency in business law.
31.0 Plan the marketing strategy and promote the business.
32.0 Identify the organization and function of the retail industry.
33.0 Demonstrate knowledge of small business management functions.
34.0 Demonstrate an understanding of commercial lending.
35.0 Demonstrate knowledge of statement analysis.

Florida Department of Education
Student Performance Standards

Program Title: Banking Operations – Financial Services
CIP Number: 0252080302
Program Length: 18 credit hours

This certificate program is part of the Banking – Financial Services AS degree program (1252080301). At the completion of this program, the student will be able to:		
01.0	Demonstrate comprehension and communication skills. The student will be able to:	
	01.01	Follow written and oral technical instructions.
	01.02	Take notes, organize, summarize, and paraphrase ideas and details.
	01.03	Apply active listening and observation skills to obtain and clarify information transmitted through verbal and non-verbal behaviors.
	01.04	Gather, read, discuss, evaluate and critique work from professional journals related to the course content.
	01.05	Read trade journals and magazines to stay current in the industry.
	01.06	Reflect on what has been learned through reading, recognizing assumptions and implications, and formulating ideas, opinions, and personal responses.
	01.07	Use reference sources such as books, magazines, and electronic databases to gather and critically evaluate materials.
	01.08	Submit final drafts using correct grammar, punctuation, and spelling.
	01.09	Read and comprehend both technical and non-technical text accurately.
02.0	Demonstrate effective customer service skills. The student will be able to:	
	02.01	Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers.
	02.02	Identify and evaluate customer needs.
	02.03	Respond to client inquiries in a timely matter.
	02.04	Access and maintain client records.
	02.05	Provide timely accurate information to meet customer needs.
	02.06	Utilize available techniques to effectively serve customers.

	02.07	Utilize a process to assist clients, including difficult customers, with problem resolution.
	02.08	Operate within grant of authority to provide service to customers.
	02.09	Build client relationships.
03.0	Demonstrate human relations skills necessary for workplace success. The student will be able to:	
	03.01	Exhibit interest and enthusiasm.
	03.02	Demonstrate a positive mental attitude.
	03.03	Demonstrate traits of being industrious and cooperative.
	03.04	Demonstrate sincerity, patience, courtesy, and tact.
	03.05	Exhibit punctuality, attendance and dependability.
	03.06	Willingness to receive and accept feedback and use it constructively.
	03.07	Demonstrate willingness to assume job responsibilities.
	03.08	Develop ability to handle difficult customer/co-worker situations.
	03.09	Develop ability to exhibit friendliness, combined with a professional businesslike approach.
04.0	Demonstrate proficiency in using microcomputer and electronic skills to perform job functions. The student will be able to:	
	04.01	Apply the following tools to increase work efficiency: telephone systems, word processing, database, spreadsheet programs, presentation programs, email systems and the internet.
	04.02	Utilize computer technology to access, analyze and interpret business information.
	04.03	Cite Internet-based resources correctly using proper format.
	04.04	Research industry trends on the Internet.
05.0	Perform general organizational workplace competencies. The student will be able to:	
	05.01	Demonstrate self-motivation and responsibility to complete an assigned task.
	05.02	Identify problem solving techniques.
	05.03	Choose appropriate action in situations requiring effective time management.
	05.04	Apply techniques for organizing and planning time and resources to complete an assigned task.

	05.05	Apply principles and techniques for being a productive, contributing member of a team.
	05.06	Communicate effectively with individuals lacking a technical background.
	05.07	Evaluate detailed technical oral instructions for clarity.
06.0	Demonstrate sales and marketing fundamentals. The student will be able to:	
	06.01	Demonstrate knowledge of services and/or products offered.
	06.02	Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
	06.03	Explain the importance of and demonstrate the procedures of cross selling.
	06.04	Identify the opportunities for cross selling.
07.0	Demonstrate employability skills. The student will be able to:	
	07.01	Identify personal interest and aptitudes; skills, knowledge; strength and weaknesses.
	07.02	Identify and apply sources of job search including networking, internet, job fairs, employment agencies and others.
	07.03	Conduct a job search.
	07.04	Research information about specific job.
	07.05	Identify documents that may be required when applying for a job.
	07.06	Create an appropriate application portfolio including letter of applications, resumes, thank you letters and available references.
	07.07	Identify methods for requesting and obtaining employment references.
	07.08	Complete a job application and employment form correctly.
	07.09	Identify, understand and demonstrate the job interview process.
	07.10	Demonstrate verbal and non-verbal communication skills, appropriate business attire and hygiene.
	07.11	Discuss employer expectations regarding attendance, punctuality, initiative, teamwork, etc.
	07.12	Understand and apply the process of accepting and declining job offers.
	07.13	Apply personal skills and talents to enhance work performance.
	07.14	Apply skills to meet and exceed employer expectations.

	07.15 Demonstrate appropriate responses to feedback from employer, supervisor, co-workers and customers.
	07.16 Apply principles and techniques for working productively with people of diverse cultures and backgrounds.
	07.17 Identify and use acceptable strategies for resolving conflict in the workplace.
08.0	Manage career development. The student will be able to:
	08.01 Enhance personal business skills.
	08.02 Formulate a career plan for post-graduation.
	08.03 Comply with continuing education needs/requirements.
	08.04 Attend seminars, workshops, and tradeshows.
	08.05 Respond to changing business environment.
	08.06 Identify updated industry information.
	08.07 Explain the importance of having a written job description.
	08.08 Pursue industry designations/licensing/degrees.
09.0	Utilize effective cross selling techniques and procedures for financial services. The student will be able to:
	09.01 Identify opportunities for cross selling.
	09.02 Demonstrate how to sell other financial services.
	09.03 Demonstrate knowledge of all services offered by financial institutions.
	09.04 Explain the importance and demonstrate the procedures of cross selling.
10.0	Demonstrate knowledge of the history, growth and structure of the financial industry. The student will be able to:
	10.01 Demonstrate knowledge of the evolution of American financial institutions.
	10.02 Identify major acts and important regulations resulting from the growth and changes in financial institutions.
	10.03 Explain the similarities and differences in the financial institutions and other businesses that offer financial services.
	10.04 Explain the effects of deregulation.
11.0	Understand terminology unique to the finance and financial services industry. The student will be able to:

	11.01	Understand and use terminology as it applies to the finance and financial services industry.
	11.02	Know how to communicate with a customer in layman's language.
12.0	Utilize effective selling techniques in interactions with customers. The student will be able to:	
	12.01	Demonstrate ethics in dealing with customers.
	12.02	Understand selling techniques with customers.
13.0	Demonstrate knowledge of the history, growth and structure of the banking industry. The student will be able to:	
	13.01	Demonstrate knowledge of the evolution of American banking institutions.
	13.02	Identify major acts and important regulations resulting from the growth and changes in banking institutions.
	13.03	Explain the similarities and differences in the banking institutions and other businesses that offer banking services.
	13.04	Explain the effects of deregulation.
14.0	Demonstrate basic skills for performing functions of entry level positions in banking institutions. The student will be able to:	
	14.01	Demonstrate counting and strapping of coin and currency.
	14.02	Demonstrate use of a teller machine.
	14.03	Explain the types of endorsements and why they are important.
	14.04	Explain basic teller functions--cashing checks, accepting straight deposits and split deposits, and handling of cash.
	14.05	Demonstrate knowledge of balancing a cash drawer.
	14.06	Know how to detect counterfeit currency and the procedure for reporting it.
	14.07	Explain other special services such as issue Cashier's Checks, issuing and redeeming Savings Bonds, Money Orders, Traveler's Checks, Bank Drafts, payments and cash advances on charge cards.
15.0	Demonstrate security procedures and detection of fraud. The student will be able to:	
	15.01	Demonstrate procedures bank employees would use during and after a robbery.
	15.02	Demonstrate security procedures.
	15.03	Explain the Currency Transaction Report (CTR).
	15.04	Demonstrate security precautions and methods used to deter bank fraud.

	15.05	Explain the concept of Cybercrime and the risks associated with financial transactions and identity theft/fraud.
16.0	Demonstrate knowledge of accounting/budgeting operations. The student will be able to:	
	16.01	Demonstrate an understanding of profit vs. not-for-profit accounting.
	16.02	Demonstrate an understanding of available and appropriate technology for accounting applications
	16.03	Interpret and analyze income statement, owner's equity statement, and cash flow statement.
	16.04	Describe the principles related to pricing decisions.
17.0	Manage customer interactions. The student will be able to:	
	17.01	Listen reflectively.
	17.02	Review customer history.
	17.03	Ask questions.
	17.04	Collect information.
	17.05	Assess the customer's needs.
	17.06	Research solutions.
	17.07	Develop a plan of action.
	17.08	Refer to appropriate authority (if needed).
	17.09	Execute data capture.
	17.10	Communicate actions.
	17.11	Resolve customer issues.
	17.12	Offer additional services.
	17.13	Perform follow-up as needed.
18.0	Participate in learning. The student will be able to:	
	18.01	Attend scheduled training.
	18.02	Utilize available resources.

	18.03	Review job critical information.
	18.04	Seek feedback on performance.
	18.05	Apply acquired skills.
19.0	Demonstrate knowledge of principles of human resources. The student will be able to:	
	19.01	Demonstrate knowledge of the functions of human resources.
	19.02	Demonstrate knowledge of the employer's relationship with the Human Resources Department.
	19.03	Demonstrate knowledge of the business concepts used in Human Resources.
	19.04	Demonstrate knowledge of recruitment of employees.
	19.05	Describe recruitment process.
	19.06	Analyze job descriptions and position requirements.
	19.07	Identify potential employees as candidates in reviewing applicant materials.
	19.08	Demonstrate knowledge of interviewing skills.
	19.09	Describe methods of orientation for new employees.
	19.10	Describe methods to train new employees.
	19.11	Describe process for hiring new employees.
	19.12	Describe compensation and benefit plans.
	19.13	Develop compensation and benefit plans.
	19.14	Describe the legal issues associated with compensation and benefit plans.
	19.15	Describe the functions of the administration of compensation and benefit plans.
	19.16	Describe principles, concepts and legal considerations for realistic decision situations and confrontations between employees and management.
	19.17	Demonstrate an understanding of employee benefits and services.
	19.18	Describe the laws and regulations impacting the human resources environment.
20.0	Demonstrate knowledge of essential human relations skills. The student will be able to:	

	20.01 Discuss the importance of effective human relations skills in organizations.
	20.02 Relate concepts including self-esteem, perception, values to job performance.
	20.03 Identify and discuss various barriers to communication and specific ways to improve interpersonal and organizational communication.
21.0	Demonstrate knowledge and application of product and service technology. The student will be able to:
	21.01 Understand the importance of product safety.
	21.02 Understand the importance of product and service technology.
22.0	Demonstrate knowledge of basic marketing principles. The student will be able to:
	22.01 Discuss the role of marketing in the free enterprise system.
	22.02 Discuss the functions of marketing.
23.0	Demonstrate knowledge of real estate. The student will be able to:
	23.01 Describe a real estate market under the price system.
	23.02 Explain the major sub markets of real estate.
	23.03 Explain the principles of highest and best use of land.
	23.04 List and explain at least three factors that influence demand in the real estate market.
24.0	Demonstrate knowledge of major laws and regulations that relate to and affect banking. The student will be able to:
	24.01 Describe the interrelationships between regulatory agencies and the banks they regulate.
	24.02 Explain the elements and differences of torts and crimes.
	24.03 Describe the basic legal entities that transact business with banks.
	24.04 List and explain the elements of a valid contract and the rights and responsibilities of various parties to a contract.
	24.05 Discuss the basic laws affecting an individual’s rights in property.
	24.06 Identify the basic bankruptcy laws and bankruptcy filings permissible.
	24.07 Understand the essential elements of compliance with U.S. and international laws and regulations impacting the banking industry.
25.0	Demonstrate knowledge of business English and business writing. The student will be able to:

	25.01	Improve writing techniques for business correspondence.
	25.02	Gain tools that build essential professional language skills.
26.0	Operate computers and other equipment appropriate to customer relationship management. The student will be able to:	
	26.01	Obtain and transmit credit information.
	26.02	Obtain information, schedule, place orders, and route using phone, fax, computer, cash register, and other communications and calculating devices.
	26.03	Demonstrate merchandising and operations data entry procedures such as prices, sales, inventory changes, costs, and reductions.
27.0	Use web browsers to access internet services. The student will be able to:	
	27.01	Explain how to connect to the Internet.
	27.02	Send electronic messages.
	27.03	Explain communication issues specific to e-mail.
	27.04	Set up an e-mail account.
	27.05	Participate in an e-mail discussion group.
	27.06	Explain and use proper Usenet etiquette.
	27.07	Use a Web browser to navigate the Web.
	27.08	Explain the guidelines for evaluating information needs before beginning a search.
	27.09	Explain issues associated with pornography, free speech, censorship, filtering, and copyright on the Web.
	27.10	Describe how to critically evaluate information content.
	27.11	Use bookmarks to create a bibliography.
28.0	Demonstrate proficiency in microcomputer operating systems and software. The student will be able to:	
	28.01	Describe the historical development of computer operating systems.
	28.02	Describe the major hardware and related software of microcomputers.
	28.03	Describe the various operating systems.
	28.04	Use various software applications.

	28.05	Demonstrate knowledge of data processing concepts.
	28.06	Identify the major programming languages used in business data processing.
	28.07	Locate requested information on a computer printout.
	28.08	Locate errors on a computer printout.
	28.09	Use appropriate software.
29.0	Demonstrate basic skills for performing loan processing functions of entry level positions in financial institutions. The student will be able to:	
	29.01	Identify and process documentation required on different types of loans.
	29.02	Demonstrate how to properly complete a credit application and a financial statement.
	29.03	Explain how to establish credit and the importance of having a good credit rating.
	29.04	Demonstrate the types of interest and how they are computed.
	29.05	Explain the importance of the lending function.
	29.06	Describe the concept of collateral in secured lending transactions and the protocols associated with the Uniform Commercial Code registration.
	29.07	Understand rules and regulations applicable to loan transactions from the credit application to the loan closing.
30.0	Demonstrate proficiency in business law. The student will be able to:	
	30.01	Understand federal and state regulations and examination of financial institutions.
31.0	Plan the marketing strategy and promote the business. The student will be able to:	
	31.01	Create a promotional plan.
	31.02	Describe the techniques for sales and promotion.
	31.03	Analyze competitive promotional activities.
	31.04	Evaluate promotional effectiveness.
	31.05	Explain the use of goods classification and life cycle analyses as planning tools for marketing.
	31.06	Develop and modify marketing mixes for a business.
	31.07	Identify target markets.

	31.08	Evaluate marketing activities.
	31.09	Demonstrate knowledge of push/pull strategies.
	31.10	Demonstrate knowledge of direct marketing, including e-Business.
	31.11	Demonstrate knowledge of advertising media and the advantages and disadvantages of each.
	31.12	Discuss the role of public relations in the marketing mix.
32.0	Identify the organization and function of the retail industry. The student will be able to:	
	32.01	Analyze the organizational structure of the retail industry.
	32.02	Analyze the trends in the retail industry.
33.0	Demonstrate knowledge of small business management functions. The student will be able to:	
	33.01	Demonstrate an understanding of principles of small business management concerning business entities, planning, and ethics.
	33.02	Demonstrate an understanding of the principles and systems of accounting in a small business.
	33.03	Demonstrate an understanding of the principles of budgeting and break-even analysis as they apply to the financial management of the small business.
	33.04	Demonstrate an understanding of principles of financing and cash management in the small business.
	33.05	Demonstrate an understanding of the fundamentals of advertising and marketing products and services in the small business.
	33.06	Demonstrate an understanding of the purchasing and management of needed inventories, materials, supplies, services, and equipment of the right quality, in the proper quantity, for reasonable prices, at the appropriate time, from the right vendor or supplier.
	33.07	Demonstrate an understanding of trends in business communications and electronic technology.
	33.08	Demonstrate an understanding of basic management functions of leadership, organizing, staffing, and motivating the small business work team.
	33.09	Demonstrate an understanding of the decision-making, evaluation, importance and mechanics of writing a business plan.
	33.10	Demonstrate an understanding of the components of monitoring costs, job order cost cycle, purchasing materials, inventory, and payroll in job order cost accounting.
	33.11	Evaluate the advantages and disadvantages of the major forms of business ownership.
	33.12	Understand the issues of family or home-based businesses.
	33.13	Demonstrate an understanding of e-Business.

34.0	Demonstrate an understanding of commercial lending. The student will be able to:	
	34.01	Understand the business lending environment.
	34.02	Demonstrate an understanding of the commercial client and his/her primary financing needs.
	34.03	Demonstrate an understanding of loan interviewing and credit investigation.
35.0	Demonstrate knowledge of statement analysis. The student will be able to:	
	35.01	Demonstrate an understanding of the balance sheet spreadsheet.
	35.02	Understand the details of the income statement and statement of cash flows.
	35.03	Demonstrate knowledge of financial ratios.

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

Career and Technical Student Organization (CTSO)

Collegiate DECA and Florida Future Business Leaders of America-Phi Beta Lambda (FBLA-PBL) are the co-curricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their counselor and/or instructors. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

Florida Department of Education
Curriculum Framework

Program Title: **Banking Specialist – Financial Services**
Career Cluster: **Finance**

CCC	
CIP Number	0252080303
Program Type	College Credit Certificate (CCC)
Program Length	12 credit hours
CTSO	Collegiate DECA, FBLA-PBL
SOC Codes (all applicable)	Please see the CIP to SOC Crosswalk located at the link below.
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml

Purpose

This certificate program is part of the Banking – Financial Services AS degree program (1252080301).

A College Credit Certificate consists of a program of instruction of less than sixty (60) credits of college-level courses, which is part of an AS or AAS degree program and prepares students for entry into employment (Rule 6A-14.030, F.A.C.).

The purpose of this program is to prepare students for employment in occupations such as: community service representative, customer service representative, documentation/billing clerk, distribution clerk, employee relations representative, sales/customer service representative, support services specialist, teller/sales and services representative, transaction coordinator, transaction reconciliation specialist, or other specialist positions in a variety of financial services banking business environments, or to provide supplemental training for persons previously or currently employed in management and supervisory occupations.

The Banking Specialist certificate program provides students with both general knowledge and specific competencies that establish a foundation for a successful financial services career. It is suitable for professionals who recently entered banking from other industries and management trainees who desire a broader understanding of the financial services industry.

This program offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance career cluster.

The content includes instruction to individuals in the areas of planning, organizing, directing and controlling in banking or a banking related business, with emphasis on selected theories of management and decision making and the knowledge and understanding necessary for managing people and functions.

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Standards

After successfully completing this program, the student will be able to perform the following:

01.0 Demonstrate comprehension and communication skills.
02.0 Demonstrate effective customer service skills.
03.0 Demonstrate human relations skills necessary for workplace success.
04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions.
05.0 Perform general organizational workplace competencies.
06.0 Demonstrate sales and marketing fundamentals.
07.0 Demonstrate employability skills.
08.0 Manage career development.
09.0 Utilize effective cross selling techniques and procedures for financial services.
10.0 Demonstrate knowledge of the history, growth and structure of the financial industry.
11.0 Understand terminology unique to the finance and financial services industry.
12.0 Understand terminology unique to the banking industry.
13.0 Utilize effective selling techniques in interactions with customers.
14.0 Demonstrate knowledge of the history, growth and structure of the banking industry.
15.0 Demonstrate basic skills for performing functions of entry level positions in banking institutions.
16.0 Demonstrate security procedures and detection of fraud.
17.0 Demonstrate knowledge of accounting/budgeting operations.
18.0 Manage customer interactions.
19.0 Participate in learning.
20.0 Demonstrate knowledge of principles of human resources.
21.0 Demonstrate knowledge of essential human relations skills.
22.0 Demonstrate knowledge and application of product and service technology.
23.0 Demonstrate knowledge of basic marketing principles.
24.0 Demonstrate knowledge of real estate.
25.0 Demonstrate knowledge of major laws and regulations that relate to and affect banking.

Florida Department of Education
Student Performance Standards

Program Title: Banking Specialist – Financial Services
CIP Number: 0252080303
Program Length: 12 credit hours

This certificate program is part of the Banking – Financial Services AS degree program (1252080301). At the completion of this program, the student will be able to:
01.0 Demonstrate comprehension and communication skills. The student will be able to:
01.01 Follow written and oral technical instructions.
01.02 Take notes, organize, summarize, and paraphrase ideas and details.
01.03 Apply active listening and observation skills to obtain and clarify information transmitted through verbal and non-verbal behaviors.
01.04 Gather, read, discuss, evaluate and critique work from professional journals related to the course content.
02.0 Demonstrate effective customer service skills. The student will be able to:
02.01 Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers.
02.02 Identify and evaluate customer needs.
02.03 Respond to client inquiries in a timely matter.
02.04 Access and maintain client records.
02.05 Provide timely accurate information to meet customer needs.
02.06 Utilize available techniques to effectively serve customers.
02.07 Utilize a process to assist clients, including difficult customers, with problem resolution.
03.0 Demonstrate human relations skills necessary for workplace success. The student will be able to:
03.01 Exhibit interest and enthusiasm.
03.02 Demonstrate a positive mental attitude.
03.03 Demonstrate traits of being industrious and cooperative.
03.04 Demonstrate sincerity, patience, courtesy, and tact.

	03.05	Exhibit punctuality, attendance and dependability.
04.0	Demonstrate proficiency in using microcomputer and electronic skills to perform job functions. The student will be able to:	
	04.01	Apply the following tools to increase work efficiency: telephone systems, word processing, database, spreadsheet programs, presentation programs, email systems and the internet.
	04.02	Utilize computer technology to access, analyze and interpret business information.
05.0	Perform general organizational workplace competencies. The student will be able to:	
	05.01	Demonstrate self-motivation and responsibility to complete an assigned task.
	05.02	Identify problem solving techniques.
06.0	Demonstrate sales and marketing fundamentals. The student will be able to:	
	06.01	Demonstrate knowledge of services and/or products offered.
	06.02	Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
	06.03	Explain the importance of and demonstrate the procedures of cross selling.
	06.04	Identify the opportunities for cross selling.
07.0	Demonstrate employability skills. The student will be able to:	
	07.01	Identify personal interest and aptitudes; skills, knowledge; strength and weaknesses.
	07.02	Identify and apply sources of job search including networking, internet, job fairs, employment agencies and others.
	07.03	Conduct a job search.
	07.04	Research information about specific job.
	07.05	Identify documents that may be required when applying for a job.
	07.06	Create an appropriate application portfolio including letter of applications, resumes, thank you letters and available references.
	07.07	Identify methods for requesting and obtaining employment references.
	07.08	Complete a job application and employment form correctly.
	07.09	Identify, understand and demonstrate the job interview process.
	07.10	Demonstrate verbal and non-verbal communication skills, appropriate business attire and hygiene.

	07.11	Discuss employer expectations regarding attendance, punctuality, initiative, teamwork, etc.
	07.12	Understand and apply the process of accepting and declining job offers.
08.0	Manage career development. The student will be able to:	
	08.01	Enhance personal business skills.
	08.02	Formulate a career plan for post-graduation.
	08.03	Comply with continuing education needs/requirements.
09.0	Utilize effective cross selling techniques and procedures for financial services. The student will be able to:	
	09.01	Identify opportunities for cross selling.
	09.02	Demonstrate how to sell other financial services.
	09.03	Demonstrate knowledge of all services offered by financial institutions.
	09.04	Explain the importance and demonstrate the procedures of cross selling.
10.0	Demonstrate knowledge of the history, growth and structure of the financial industry. The student will be able to:	
	10.01	Demonstrate knowledge of the evolution of American financial institutions.
	10.02	Identify major acts and important regulations resulting from the growth and changes in financial institutions.
	10.03	Explain the similarities and differences in the financial institutions and other businesses that offer financial services.
	10.04	Explain the effects of deregulation.
11.0	Understand terminology unique to the finance and financial services industry. The student will be able to:	
	11.01	Understand and use terminology as it applies to the finance and credit industry.
	11.02	Know how to communicate with a customer without using confusing terminology.
12.0	Understand terminology unique to the banking industry. The student will be able to:	
	12.01	Understand and use terminology as it applies to the finance and financial services industry.
	12.02	Know how to communicate with a customer in layman's language.
13.0	Utilize effective selling techniques in interactions with customers. The student will be able to:	

	13.01 Demonstrate ethics in dealing with customers.
	13.02 Understand selling techniques with customers.
14.0	Demonstrate knowledge of the history, growth and structure of the banking industry. The student will be able to:
	14.01 Demonstrate knowledge of the evolution of American banking institutions.
	14.02 Identify major acts and important regulations resulting from the growth and changes in banking institutions.
	14.03 Explain the similarities and differences in the banking institutions and other businesses that offer banking services.
	14.04 Explain the effects of deregulation.
15.0	Demonstrate basic skills for performing functions of entry level positions in banking institutions. The student will be able to:
	15.01 Demonstrate counting and strapping of coin and currency.
	15.02 Demonstrate use of a teller machine.
	15.03 Explain the types of endorsements and why they are important.
	15.04 Explain basic teller functions--cashing checks, accepting straight deposits and split deposits, and handling of cash.
	15.05 Demonstrate knowledge of balancing a cash drawer.
	15.06 Know how to detect counterfeit currency and the procedure for reporting it.
	15.07 Explain other special services such as issue Cashier's Checks, issuing and redeeming Savings Bonds, Money Orders, Traveler's Checks, Bank Drafts, payments and cash advances on charge cards.
16.0	Demonstrate security procedures and detection of fraud. The student will be able to:
	16.01 Demonstrate procedures bank employees would use during and after a robbery.
	16.02 Demonstrate security procedures.
	16.03 Explain the Currency Transaction Report (CTR).
	16.04 Demonstrate security precautions and methods used to deter bank fraud.
	16.05 Explain the concept of Cybercrime and the risks associated with financial transactions and identity theft/fraud.
17.0	Demonstrate knowledge of accounting/budgeting operations. The student will be able to:
	17.01 Demonstrate an understanding of profit vs. not-for-profit accounting.

	17.02	Demonstrate an understanding of available and appropriate technology for accounting applications
	17.03	Interpret and analyze income statement, owner's equity statement, and cash flow statement.
	17.04	Describe the principles related to pricing decisions.
18.0	Manage customer interactions. The student will be able to:	
	18.01	Listen reflectively.
	18.02	Review customer history.
	18.03	Ask questions.
	18.04	Collect information.
	18.05	Assess the customer's needs.
	18.06	Research solutions.
	18.07	Develop a plan of action.
	18.08	Refer to appropriate authority (if needed).
	18.09	Execute data capture.
	18.10	Communicate actions.
	18.11	Resolve customer issues.
	18.12	Offer additional services.
	18.13	Perform follow-up as needed.
19.0	Participate in learning. The student will be able to:	
	19.01	Attend scheduled training.
	19.02	Utilize available resources.
	19.03	Review job critical information.
	19.04	Seek feedback on performance.
	19.05	Apply acquired skills.

20.0	Demonstrate knowledge of principles of human resources. The student will be able to:	
	20.01	Demonstrate knowledge of the functions of human resources.
	20.02	Demonstrate knowledge of the employer's relationship with the Human Resources Department.
	20.03	Demonstrate knowledge of the business concepts used in Human Resources.
	20.04	Demonstrate knowledge of recruitment of employees.
	20.05	Describe recruitment process.
	20.06	Analyze job descriptions and position requirements.
	20.07	Identify potential employees as candidates in reviewing applicant materials.
	20.08	Demonstrate knowledge of interviewing skills.
	20.09	Describe methods of orientation for new employees.
	20.10	Describe methods to train new employees.
	20.11	Describe process for hiring new employees.
	20.12	Describe compensation and benefit plans.
	20.13	Develop compensation and benefit plans.
	20.14	Describe the legal issues associated with compensation and benefit plans.
	20.15	Describe the functions of the administration of compensation and benefit plans.
	20.16	Describe principles, concepts and legal considerations for realistic decision situations and confrontations between employees and management.
	20.17	Demonstrate an understanding of employee benefits and services.
	20.18	Describe the laws and regulations impacting the human resources environment.
21.0	Demonstrate knowledge of essential human relations skills. The student will be able to:	
	21.01	Discuss the importance of effective human relations skills in organizations.
	21.02	Relate concepts including self-esteem, perception, values to job performance.
	21.03	Identify and discuss various barriers to communication and specific ways to improve interpersonal and organizational communication.

22.0	Demonstrate knowledge and application of product and service technology. The student will be able to:
	22.01 Understand the importance of product safety.
	22.02 Understand the importance of product and service technology.
23.0	Demonstrate knowledge of basic marketing principles. The student will be able to:
	23.01 Discuss the role of marketing in the free enterprise system.
	23.02 Discuss the functions of marketing.
24.0	Demonstrate knowledge of real estate. The student will be able to:
	24.01 Describe a real estate market under the price system.
	24.02 Explain the major sub markets of real estate.
	24.03 Explain the principles of highest and best use of land.
	24.04 List and explain at least three factors that influence demand in the real estate market.
25.0	Demonstrate knowledge of major laws and regulations that relate to and affect banking. The student will be able to:
	25.01 Describe the interrelationships between regulatory agencies and the banks they regulate.
	25.02 Explain the elements and differences of torts and crimes.
	25.03 Describe the basic legal entities that transact business with banks.
	25.04 List and explain the elements of a valid contract and the rights and responsibilities of various parties to a contract.
	25.05 Discuss the basic laws affecting an individual’s rights in property.
	25.06 Identify the basic bankruptcy laws and bankruptcy filings permissible.

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

Special Notes

Stock Market Game: The Stock Market Game is sponsored by the Security Industry Association through its Foundation for Investor Education. This simulation is utilized nationally and internationally in grades 4 to Graduate School, by teachers across multiple disciplines. This demonstrates the versatility of this educational activity.

The Stock Market Game provides $100,000 to teams of 3 to 5 students to use to during the 10 weeks of this activity to invest in stocks sold on the New York Stock Exchange, the NASDAQ and the American Exchange. This educational opportunity is used to learn: about the marketplace and the forces of supply and demand, wise investing fundamentals, the importance of monetary and fiscal policies on the market, how current events impacts the market, research skills, team work, decision-making skills, and risk management.

Since the SMG is student driven, they learn how important it is to research companies before investing, and what factors influence their companies on the local, state, national, and international markets. By learning how business grow, students see the factors which stimulate business, and how it changes over time, the skills necessary to be involved in business and its multiple related fields.

Teachers who participate in the SMG see its valuable immediately and repeat their participation semester after semester. The SMG is flexible and blends well with almost any curriculum and school frameworks. It is especially valuable in integrating math, language, science and social studies course work.

Career and Technical Student Organization (CTSO)

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Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their counselor and/or instructors. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

Florida Department of Education
Curriculum Framework

Program Title: **Financial Technology Specialist**
Career Cluster: **Finance**

CCC	
CIP Number	0530710401
Program Type	College Credit Certificate (CCC)
Program Length	24 credit hours
CTSO	BPA
SOC Codes (all applicable)	Please see the CIP to SOC Crosswalk located at the link below.
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml

Purpose

This certificate program is part of the Financial Technology AS degree program (1530710400).

A College Credit Certificate consists of a program of instruction of less than sixty (60) credits of college-level courses, which is part of an AS or AAS degree program and prepares students for entry into employment (Rule 6A-14.030, F.A.C.).

This program offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance career cluster.

The content includes but is not limited to a program that focuses on financial big data modeling from algorithms to cloud-based data-driven financial technologies. Includes instruction in financial analytics, financial data processing, knowledge management, data visualization, effective decision communication, machine learning for finance, statistical inference and dynamic modeling on financial data, and project management.
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Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Program Structure

This program is a planned sequence of instruction consisting 24 credit hours.

Standards

After successfully completing this program, the student will be able to perform the following:

01.0 Describe new financial technologies and their role in banking and financial services.
02.0 Analyze and describe a web/mobile financial application.
03.0 Interpret data analytics and explain their usage in the financial industry.
04.0 Evaluate financial technology applications and examine banking solutions.
05.0 Review and assess information and data security risks and policies.

Florida Department of Education
Student Performance Standards

Program Title: Financial Technology Specialist
CIP Number: 0530710401
Program Length: 24 credit hours

This certificate program is part of the Financial Technology AS degree program (1530710400). At the completion of this program, the student will be able to:
01.0 Describe new financial technologies and their role in banking and financial services. The student will be able to:
01.01 Evaluate new and emerging financial technologies and business models.
01.02 Identify the unique characteristics of financial innovation.
01.03 Describe how emerging and disruptive financial technologies become drivers of change in the financial industry.
01.04 Explain blockchain technology and its use in financial transactions.
01.05 Identify the risks, policy and social implications of financial technology.
02.0 Analyze and describe a web/mobile financial application. The student will be able to:
02.01 Define and apply user-friendly UI/UX design.
02.02 Explain the architecture of client-side and server-side web/mobile financial applications.
02.03 Review and compare web/mobile financial applications.
02.04 Review and validate consumer, client and industry financial application standards and performance.
03.0 Interpret data analytics and explain their usage in the financial industry. The student will be able to:
03.01 Demonstrate data compilation, management and reporting.
03.02 Manipulate and analyze financial datasets utilizing data analytics methods and tools.
03.03 Apply best practices of using statistical analysis methods.
03.04 Utilize appropriate data analytics methods to analyze financial datasets and interpret results.
03.05 Communicate the results of the data analysis.
04.0 Evaluate financial technology applications and examine banking solutions. The student will be able to:
04.01 Analyze technologies utilized in banking and digital currencies.
04.02 Understand technological developments in payments, digital banking, alternative lending, and P2P technologies.
04.03 Apply machine learning in robo-advising and FinTech.

05.0	Review and assess information and data security risks and policies. The student will be able to:	
	05.01	Understand the threats, vulnerabilities, and risks related to financial technologies.
	05.02	Explain IT security controls related to financial technologies.
	05.03	List and discuss laws, compliance requirements, and industry standards in FinTech.
	05.04	Review cross-border exchanges and anti-money laundering.

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

Career and Technical Student Organization (CTSO)

Florida Business Professionals of America (BPA) is the co-curricular career and technical student organization(s) providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their counselor and/or instructors. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

Florida Department of Education
Curriculum Framework

Program Title: **Financial Services**
Career Cluster: **Finance**

AS	
CIP Number	1252080100
Program Type	College Credit
Program Length	60 credit hours
CTSO	Collegiate DECA, PBL
SOC Codes (all applicable)	Please see the CIP to SOC Crosswalk located at the link below.
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml

Purpose

The purpose of this program is to prepare students for employment as financial planners, register representatives, financial analysts, loan counselors, and loan officers working throughout the financial services industry. The main concepts or duties include assisting in developing financial plans, analyzing client information, and providing client services in all areas of financial planning.

This program offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance career cluster.

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Program Structure

This program is a planned sequence of instruction consisting of 60 credit hours.

Standards

After successfully completing this program, the student will be able to perform the following:

01.0 Demonstrate comprehension and communication skills.
02.0 Demonstrate effective customer services skills.
03.0 Demonstrate human relations skills necessary for workplace success.
04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions.
05.0 Perform general organizational workplace competencies.
06.0 Demonstrate sales and marketing fundamentals.
07.0 Demonstrate employability skills.
08.0 Manage career development.
09.0 Manage client relationships.
10.0 Apply mathematics skills to enhance financial services opportunities.
11.0 Demonstrate proficiency in macroeconomic principles.
12.0 Demonstrate knowledge of basic functions of financial institutions.
13.0 Understand terminology unique to the financial services and credit industry.
14.0 Demonstrate proficiency in money and finance, and accounting.
15.0 Demonstrate knowledge of rules and regulations.
16.0 Understand and practice legal and ethical behavior.

Florida Department of Education
Student Performance Standards

Program Title: **Financial Services**
CIP Number: **1252080100**
Program Length: **60 credit hours**

At the completion of this program, the student will be able to:		
01.0	Demonstrate comprehension and communication skills. The student will be able to:	
	01.01	Follow written and oral technical instructions.
	01.02	Take notes, organize, summarize, and paraphrase ideas and details.
	01.03	Apply active listening and observation skills to obtain and clarify information transmitted through verbal and non-verbal behaviors.
	01.04	Gather, read, discuss, evaluate and critique work from professional journals related to the course content.
	01.05	Read trade journals and magazines to stay current in the industry.
	01.06	Reflect on what has been learned through reading, recognizing assumptions and implications, and formulating ideas, opinions, and personal responses.
	01.07	Use reference sources such as books, magazines, and electronic databases to gather and critically evaluate materials.
	01.08	Submit final drafts using correct grammar, punctuation, and spelling.
	01.09	Read and comprehend both technical and non-technical text accurately.
	01.10	Write reports, summaries, and descriptive essays.
	01.11	Write clear and well-organized research papers, integrating a variety of information.
	01.12	Correctly cite or attribute sources.
	01.13	Read and understand graphs, charts, diagrams and tables commonly used in this industry/occupation.
	01.14	Organize, prepare and deliver formal and informal effective presentations.
	01.15	Participate in group discussions both as a member and as a leader.
02.0	Demonstrate effective customer service skills. The student will be able to:	
	02.01	Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers.

	02.02	Identify and evaluate customer needs.
	02.03	Respond to client inquiries in a timely matter.
	02.04	Access and maintain client records.
	02.05	Provide timely accurate information to meet customer needs.
	02.06	Utilize available techniques to effectively serve customers.
	02.07	Utilize a process to assist clients, including difficult customers, with problem resolution.
	02.08	Operate within grant of authority to provide service to customers.
	02.09	Build client relationships.
03.0	Demonstrate human relations skills necessary for workplace success. The student will be able to:	
	03.01	Exhibit interest and enthusiasm.
	03.02	Demonstrate a positive mental attitude.
	03.03	Demonstrate traits of being industrious and cooperative.
	03.04	Demonstrate sincerity, patience, courtesy, and tact.
	03.05	Exhibit punctuality, attendance and dependability.
	03.06	Willingness to receive and accept feedback and use it constructively.
	03.07	Demonstrate willingness to assume job responsibilities.
	03.08	Develop ability to handle difficult customer/co-worker situations.
	03.09	Develop ability to exhibit friendliness, combined with a professional businesslike approach.
	03.10	Demonstrate willingness to assume the responsibility for one’s actions.
	03.11	Demonstrate problem solving and critical thinking skills.
	03.12	Foster teamwork to improve quality of work.
	03.13	Use group consensus strategies.
04.0	Demonstrate proficiency in using microcomputer and electronic skills to perform job functions. The student will be able to:	

	04.01	Apply the following tools to increase work efficiency: telephone systems, word processing, database, spreadsheet programs, presentation programs, email systems and the internet.
	04.02	Utilize computer technology to access, analyze and interpret business information.
	04.03	Cite Internet-based resources correctly using proper format.
	04.04	Research industry trends on the Internet.
05.0	Perform general organizational workplace competencies. The student will be able to:	
	05.01	Demonstrate self-motivation and responsibility to complete an assigned task.
	05.02	Identify problem solving techniques.
	05.03	Choose appropriate action in situations requiring effective time management.
	05.04	Apply techniques for organizing and planning time and resources to complete an assigned task.
	05.05	Apply principles and techniques for being a productive, contributing member of a team.
	05.06	Communicate effectively with individuals lacking a technical background.
	05.07	Evaluate detailed technical oral instructions for clarity.
	05.08	Participate in group discussion as both a member and a leader.
	05.09	Encourage and build mutual trust, respect, and cooperation among team members.
	05.10	Assimilate new knowledge into project solutions and decisions.
	05.11	Employ techniques such as brainstorming to generate ideas and suggestions to achieve a task.
	05.12	Evaluate alternatives, costs and benefits in determining the best solution.
	05.13	Identify strategies to improve and maximize productivity in the workplace.
06.0	Demonstrate sales and marketing fundamentals. The student will be able to:	
	06.01	Demonstrate knowledge of services and/or products offered.
	06.02	Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
	06.03	Explain the importance of and demonstrate the procedures of cross selling.
	06.04	Identify the opportunities for cross selling.

	06.05	Follow effective procedures for closing a sale.
	06.06	Demonstrate the ability to sell a variety of services and/or products.
07.0	Demonstrate employability skills. The student will be able to:	
	07.01	Identify personal interest and aptitudes; skills, knowledge; strength and weaknesses.
	07.02	Identify and apply sources of job search including networking, internet, job fairs, employment agencies and others.
	07.03	Conduct a job search.
	07.04	Research information about specific job.
	07.05	Identify documents that may be required when applying for a job.
	07.06	Create an appropriate application portfolio including letter of applications, resumes, thank you letters and available references.
	07.07	Identify methods for requesting and obtaining employment references.
	07.08	Complete a job application and employment form correctly.
	07.09	Identify, understand and demonstrate the job interview process.
	07.10	Demonstrate verbal and non-verbal communication skills, appropriate business attire and hygiene.
	07.11	Discuss employer expectations regarding attendance, punctuality, initiative, teamwork, etc.
	07.12	Understand and apply the process of accepting and declining job offers.
	07.13	Apply personal skills and talents to enhance work performance.
	07.14	Apply skills to meet and exceed employer expectations.
	07.15	Demonstrate appropriate responses to feedback from employer, supervisor, co-workers and customers.
	07.16	Apply principles and techniques for working productively with people of diverse cultures and backgrounds.
	07.17	Identify and use acceptable strategies for resolving conflict in the workplace.
	07.18	Identify and apply stress management techniques, employee wellness and safety guidelines.
	07.19	Participate in job-enhancing activities to achieve career success.
	07.20	Compose and produce a letter of resignation.

08.0	Manage career development. The student will be able to:	
	08.01	Enhance personal business skills.
	08.02	Formulate a career plan for post-graduation.
	08.03	Comply with continuing education needs/requirements.
	08.04	Attend seminars, workshops, and tradeshows.
	08.05	Respond to changing business environment.
	08.06	Identify updated industry information.
	08.07	Explain the importance of having a written job description.
	08.08	Pursue industry designations/licensing/degrees.
	08.09	Reassess career plan.
	08.10	Demonstrate knowledge of how to make job changes appropriately.
	08.11	Understand employment benefits packages.
	08.12	Build mentor relationships.
	08.13	Volunteer in community service organizations.
	08.14	Network with industry professionals.
	08.15	Maintain professional contact for future projects.
	08.16	Identify corporate strategies and policies.
	08.17	Anticipate future industry trends and identify various industry career paths.
09.0	Manage client relationships. The student will be able to:	
	09.01	Respond to client inquiries.
	09.02	Access client records.
	09.03	Process administrative changes.
	09.04	Assist clients with problem resolution.

	09.05	Perform client reviews as needed.
	09.06	Maintain client contact system.
	09.07	Maintain client files.
	09.08	Monitor compliance procedures.
	09.09	Build and maintain client relationships.
	09.10	Use appropriate communication skills, telephone etiquette, courtesy and manners when dealing with clients.
10.0	Apply mathematics skills to enhance financial services opportunities. The student will be able to:	
	10.01	Recognize relationships among numbers.
	10.02	Apply operations correctly.
	10.03	Calculate computations successfully.
	10.04	Employ numbers and operations to solve mathematical problems.
	10.05	Predict reasonable estimations.
	10.06	Apply statistical methods in data analysis.
	10.07	Analyze data to assure proper business decisions.
11.0	Demonstrate proficiency in macroeconomic principles. The student will be able to:	
	11.01	Demonstrate knowledge of the fundamental concepts of supply and demand.
	11.02	Describe the causes of inflation and recession, their effects and ways they are measured.
	11.03	Understand both the monetary and fiscal policies and their relation to the business cycle.
	11.04	Describe the causes and results of fluctuations in the business cycle on business organizations.
	11.05	Explain production, consumption, GDP, and business cycles.
	11.06	Demonstrate knowledge of how the Federal Reserve System operates.
	11.07	Describe the functions and operations of the financial markets.
	11.08	Demonstrate knowledge of the documents and language of financial institutions.

	11.09	Differentiate among corporations and other forms of business.
	11.10	Describe the principle of international trade.
	11.11	Demonstrate an understanding of the implications of global events on financial institutions.
12.0	Demonstrate knowledge of basic functions of financial institutions. The student will be able to:	
	12.01	Identify the major types and functions of financial institutions.
	12.02	Identify the major operating areas for each type of financial institution.
	12.03	Explain the interaction among the different financial institutions.
	12.04	Explain current trends in financial services deregulation and diversified financial services.
13.0	Understand terminology unique to the financial services and credit industry. The student will be able to:	
	13.01	Understand and use terminology as it applies to the finance and credit industry.
	13.02	Demonstrate the ability to communicate financial information in a way the customer understands.
14.0	Demonstrate proficiency in money and finance. The student will be able to:	
	14.01	Define money and its function and describe measures of money.
	14.02	Demonstrate the ability to use the concept of the time value of money.
	14.03	Demonstrate knowledge of commercial banking.
	14.04	Understand the Federal Reserve System and commercial bank interrelationships.
	14.05	Comprehend the various means of acquiring capital and subsequent equity and debt functions.
	14.06	Exhibit knowledge of securities markets and SEC regulations.
	14.07	Demonstrate knowledge about business failure, reorganization, dissolutions, and liquidation.
	14.08	Define and explain items in a financial statement.
	14.09	Explain the purpose of statement analysis.
	14.10	Demonstrate the ability to record transactions and prepare financial statements.
	14.11	Demonstrate the ability to interpret and analyze a financial statement.

15.0	Demonstrate knowledge of rules and regulations. The student will be able to:	
	15.01	Understand federal and state regulations of financial institutions.
	15.02	Understand the process of examination of depository institutions and the support needed from the financial institution.
	15.03	Understand business law as it applies to the financial services industry.
	15.04	Understand how internal audit procedures relate to the examination process.
	15.05	Determine expense and tax reporting.
	15.06	Monitor expense and tax reporting.
16.0	Understand and practice legal and ethical behavior. The student will be able to:	
	16.01	Understand the standards of ethical behavior.
	16.02	Exhibit professional conduct and respect for others.
	16.03	Apply ethical practices to business operations.
	16.04	Accept responsibility for your own actions.
	16.05	Demonstrate honesty and integrity.
	16.06	Practice identifying ethical issues in operational situations.
	16.07	Explain the difference between an ethical business practice and a legal responsibility.
	16.08	Explain alternative strategies to address unethical and illegal actions.
	16.09	Discuss the types of works that are protected by intellectual property laws including copyrights, patents, trademarks and trade secrets.
	16.10	Discuss the basic elements of a contract.
	16.11	Describe customer and employee privacy issues and safeguards.
	16.12	Compare organizational codes of ethics.
	16.13	Research industry standards and codes of conduct for professionals.
	16.14	Discuss employee rights regarding privacy, discrimination, due process, safety, etc.

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

General Education Course Requirements for AS and AAS Degrees

State Board of Education Rule 6A-14.030(4), F.A.C., identifies 15 credit hours as the minimum amount of general education coursework required in the Associate of Science (AS) degree and the Associate of Applied Science (AAS) degree. In addition, Rule 6A-14.0303, F.A.C., implements s. 1007.25, F.S., and requires students entering a technical education degree program in the 2022-2023 academic year, and thereafter, to complete at least one identified core course in each subject area as part of the general education course requirements (15 credit hours total) before a degree is awarded) The core subject areas include:

- Communication.
- Humanities.
- Mathematics.
- Natural Sciences.
- Social Sciences.

Career and Technical Student Organization (CTSO)

Collegiate DECA and Phi Beta Lambda (PBL) are the co-curricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their counselor and/or instructors. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

Certificate Programs

A College Credit Certificate consists of a program of instruction of less than sixty (60) credits of college-level courses, which is part of an AS or AAS degree program and prepares students for entry into employment (Rule 6A-14.030, F.A.C.). This AS degree program includes the following College Credit Certificates:

Lending (0252080113) – 32 credit hours

Standards for the above certificate programs are contained in separate curriculum frameworks.

Florida Department of Education
Curriculum Framework

Program Title: **Banking – Financial Services**
Career Cluster: **Finance**

AS	
CIP Number	1252080301
Program Type	College Credit
Program Length	60 credit hours
CTSO	Collegiate DECA, PBL
SOC Codes (all applicable)	Please see the CIP to SOC Crosswalk located at the link below.
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml

Purpose

The purpose of this program is to prepare students for employment in the banking and credit industry in positions such as financial services specialists, financial analysts, financial economists, financial managers, credit managers, credit officers, managers, or in credit and collections. In general, the program is designed to prepare students for employment in positions which include financial planning, insurance management, banking, commercial loans and services or to provide supplemental training for persons previously or currently employed in these occupations.

This program offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance career cluster.

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Program Structure

This program is a planned sequence of instruction consisting of 60 credit hours.

Standards

After successfully completing this program, the student will be able to perform the following:

01.0 Demonstrate comprehension and communication skills.
02.0 Demonstrate effective customer service skills.
03.0 Demonstrate human relations skills necessary for workplace success.
04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions.
05.0 Perform general organizational workplace competencies.
06.0 Demonstrate sales and marketing fundamentals.
07.0 Demonstrate employability skills
08.0 Manage career development.
09.0 Manage client relationships.
10.0 Utilize effective cross-selling techniques and procedures for financial services.
11.0 Demonstrate knowledge of the history, growth, and structure of the financial industry.
12.0 Understand terminology unique to the finance and financial services industry.
13.0 Demonstrate knowledge of basic functions of financial institutions.
14.0 Demonstrate proficiency in economic principles.
15.0 Demonstrate knowledge of rules and regulations.
16.0 Demonstrate proficiency in money and finance.
17.0 Identify, classify, and demonstrate management activities.
18.0 Demonstrate a basic understanding of legal and ethical issues in a business environment.
19.0 Understand terminology unique to the banking industry.
20.0 Utilize effective selling techniques in interactions with customers.
21.0 Demonstrate knowledge of the history, growth and structure of the banking industry.
22.0 Demonstrate basic skills for performing functions of entry level positions in banking institutions.
23.0 Demonstrate security procedures and detection of fraud.
24.0 Demonstrate knowledge of accounting/budgeting operations.
25.0 Manage customer interactions.
26.0 Participate in learning.
27.0 Demonstrate knowledge of principles of human resources.
28.0 Demonstrate knowledge of essential human relations skills.
29.0 Demonstrate knowledge and application of product and service technology.
30.0 Demonstrate knowledge of basic marketing principles.
31.0 Demonstrate knowledge of real estate.
32.0 Demonstrate knowledge of major laws and regulations that relate to and affect banking.
33.0 Demonstrate knowledge of business english and business writing.
34.0 Operate computers and other equipment appropriate to customer relationship management.
35.0 Use web browsers to access internet services.
36.0 Demonstrate proficiency in microcomputer operating systems and software.

37.0 Demonstrate basic skills for performing loan processing functions of entry level positions in financial institutions.
38.0 Demonstrate proficiency in business law.
39.0 Plan the marketing strategy and promote the business.
40.0 Identify the organization and function of the retail industry.
41.0 Demonstrate knowledge of small business management functions.
42.0 Demonstrate an understanding of commercial lending.
43.0 Demonstrate knowledge of statement analysis.
44.0 Demonstrate proficiency in money and banking.
45.0 Apply the concepts for residential mortgage lending.
46.0 Demonstrate an understanding of the principles of real estate finance.

Florida Department of Education
Student Performance Standards

Program Title: Banking – Financial Services
CIP Number: 1252080301
Program Length: 60 credit hours

At the completion of this program, the student will be able to:
01.0 Demonstrate comprehension and communication skills. The student will be able to:
01.01 Follow written and oral technical instructions.
01.02 Take notes, organize, summarize, and paraphrase ideas and details.
01.03 Apply active listening and observation skills to obtain and clarify information transmitted through verbal and non-verbal behaviors.
01.04 Gather, read, discuss, evaluate and critique work from professional journals related to the course content.
01.05 Read trade journals and magazines to stay current in the industry.
01.06 Reflect on what has been learned through reading, recognizing assumptions and implications, and formulating ideas, opinions, and personal responses.
01.07 Use reference sources such as books, magazines, and electronic databases to gather and critically evaluate materials.
01.08 Submit final drafts using correct grammar, punctuation, and spelling.
01.09 Read and comprehend both technical and non-technical text accurately.
01.10 Write reports, summaries, and descriptive essays.
01.11 Write clear and well-organized research papers, integrating a variety of information.
01.12 Correctly cite or attribute sources.
01.13 Read and understand graphs, charts, diagrams and tables commonly used in this industry/occupation.
01.14 Organize, prepare and deliver formal and informal effective presentations.
01.15 Participate in group discussions both as a member and as a leader.
02.0 Demonstrate effective customer service skills. The student will be able to:
02.01 Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers.

	02.02 Identify and evaluate customer needs.
	02.03 Respond to client inquiries in a timely matter.
	02.04 Access and maintain client records.
	02.05 Provide timely accurate information to meet customer needs.
	02.06 Utilize available techniques to effectively serve customers.
	02.07 Utilize a process to assist clients, including difficult customers, with problem resolution.
	02.08 Operate within grant of authority to provide service to customers.
	02.09 Build client relationships.
03.0	Demonstrate human relations skills necessary for workplace success. The student will be able to:
	03.01 Exhibit interest and enthusiasm.
	03.02 Demonstrate a positive mental attitude.
	03.03 Demonstrate traits of being industrious and cooperative.
	03.04 Demonstrate sincerity, patience, courtesy, and tact.
	03.05 Exhibit punctuality, attendance and dependability.
	03.06 Willingness to receive and accept feedback and use it constructively.
	03.07 Demonstrate willingness to assume job responsibilities.
	03.08 Develop ability to handle difficult customer/co-worker situations.
	03.09 Develop ability to exhibit friendliness, combined with a professional businesslike approach.
	03.10 Demonstrate willingness to assume the responsibility for one’s actions.
	03.11 Demonstrate problem solving and critical thinking skills.
	03.12 Foster teamwork to improve quality of work.
	03.13 Use group consensus strategies.
04.0	Demonstrate proficiency in using microcomputer and electronic skills to perform job functions. The student will be able to:

	04.01	Apply the following tools to increase work efficiency: telephone systems, word processing, database, spreadsheet programs, presentation programs, email systems and the internet.
	04.02	Utilize computer technology to access, analyze and interpret business information.
	04.03	Cite Internet-based resources correctly using proper format.
	04.04	Research industry trends on the Internet.
05.0	Perform general organizational workplace competencies. The student will be able to:	
	05.01	Demonstrate self-motivation and responsibility to complete an assigned task.
	05.02	Identify problem solving techniques.
	05.03	Choose appropriate action in situations requiring effective time management.
	05.04	Apply techniques for organizing and planning time and resources to complete an assigned task.
	05.05	Apply principles and techniques for being a productive, contributing member of a team.
	05.06	Communicate effectively with individuals lacking a technical background.
	05.07	Evaluate detailed technical oral instructions for clarity.
	05.08	Participate in group discussion as both a member and a leader.
	05.09	Encourage and build mutual trust, respect, and cooperation among team members.
	05.10	Assimilate new knowledge into project solutions and decisions.
	05.11	Employ techniques such as brainstorming to generate ideas and suggestions to achieve a task.
	05.12	Evaluate alternatives, costs and benefits in determining the best solution.
	05.13	Identify strategies to improve and maximize productivity in the workplace.
06.0	Demonstrate sales and marketing fundamentals. The student will be able to:	
	06.01	Demonstrate knowledge of services and/or products offered.
	06.02	Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
	06.03	Explain the importance of and demonstrate the procedures of cross selling.
	06.04	Identify the opportunities for cross selling.

	06.05	Follow effective procedures for closing a sale.
	06.06	Demonstrate the ability to sell a variety of services and/or products.
07.0	Demonstrate employability skills. The student will be able to:	
	07.01	Identify personal interest and aptitudes; skills, knowledge; strength and weaknesses.
	07.02	Identify and apply sources of job search including networking, internet, job fairs, employment agencies and others.
	07.03	Conduct a job search.
	07.04	Research information about specific job.
	07.05	Identify documents that may be required when applying for a job.
	07.06	Create an appropriate application portfolio including letter of applications, resumes, thank you letters and available references.
	07.07	Identify methods for requesting and obtaining employment references.
	07.08	Complete a job application and employment form correctly.
	07.09	Identify, understand and demonstrate the job interview process.
	07.10	Demonstrate verbal and non-verbal communication skills, appropriate business attire and hygiene.
	07.11	Discuss employer expectations regarding attendance, punctuality, initiative, teamwork, etc.
	07.12	Understand and apply the process of accepting and declining job offers.
	07.13	Apply personal skills and talents to enhance work performance.
	07.14	Apply skills to meet and exceed employer expectations.
	07.15	Demonstrate appropriate responses to feedback from employer, supervisor, co-workers and customers.
	07.16	Apply principles and techniques for working productively with people of diverse cultures and backgrounds.
	07.17	Identify and use acceptable strategies for resolving conflict in the workplace.
	07.18	Identify and apply stress management techniques, employee wellness and safety guidelines.
	07.19	Participate in job-enhancing activities to achieve career success.
	07.20	Compose and produce a letter of resignation.

08.0	Manage career development. The student will be able to:	
	08.01	Enhance personal business skills.
	08.02	Formulate a career plan for post-graduation.
	08.03	Comply with continuing education needs/requirements.
	08.04	Attend seminars, workshops, and tradeshows.
	08.05	Respond to changing business environment.
	08.06	Identify updated industry information.
	08.07	Explain the importance of having a written job description.
	08.08	Pursue industry designations/licensing/degrees.
	08.09	Reassess career plan.
	08.10	Demonstrate knowledge of how to make job changes appropriately.
	08.11	Understand employment benefits packages.
	08.12	Build mentor relationships.
	08.13	Volunteer in community service organizations.
	08.14	Network with industry professionals.
	08.15	Maintain professional contact for future projects.
	08.16	Identify corporate strategies and policies.
	08.17	Anticipate future industry trends and identify various industry career paths.
	08.18	Acquire professional credentials in field of study in order to remain competitive.
09.0	Management client relationships. The student will be able to:	
	09.01	Respond to client inquiries.
	09.02	Access client records.
	09.03	Process administrative changes.

	09.04	Assist clients with problem resolution.
	09.05	Perform client reviews as needed.
	09.06	Build client relationships.
	09.07	Maintain client contact system.
	09.08	Maintain client files.
	09.09	Monitor compliance procedures.
	09.10	Attain current knowledge of federal and state regulations that could impact the client relationship.
10.0	Utilize effective cross selling techniques and procedures for financial services. The student will be able to:	
	10.01	Identify opportunities for cross selling.
	10.02	Demonstrate how to sell a variety of financial services.
	10.03	Demonstrate knowledge of all services offered by financial institutions.
	10.04	Explain the importance of and demonstrate the procedures of cross selling.
11.0	Demonstrate knowledge of the history, growth, and structure of the financial industry. The student will be able to:	
	11.01	Demonstrate knowledge of the evolution of American financial institutions.
	11.02	Identify major acts and important regulations resulting from the growth and changes in financial institutions.
	11.03	Explain the similarities and differences in the financial institutions and other businesses that offer financial services.
	11.04	Explain the effects of deregulation.
12.0	Understand terminology unique to the finance and financial services industry. The student will be able to:	
	12.01	Understand and use terminology as it applies to the finance and financial services industry.
	12.02	Know how to communicate with a customer in layman's language.
13.0	Demonstrate knowledge of basic functions of financial institutions. The student will be able to:	
	13.01	List the three basic functions of a financial institution.
	13.02	Explain the most important function of the three and why each of the other two are co-dependent.

	13.03	Discuss which departments and employees are responsible for the different functions.
	13.04	Identify different types of financial institutions and the specific regulatory agencies impacting their operations.
14.0	Demonstrate proficiency in economic principles. The student will be able to:	
	14.01	Demonstrate knowledge of how the Federal Reserve System operates.
	14.02	Comprehend the documents and language of financial institutions.
15.0	Demonstrate knowledge of rules and regulations. The student will be able to:	
	15.01	Understand federal and state regulations and the examinations of financial institutions.
	15.02	Understand business law as it applies to the financial services industry.
16.0	Demonstrate proficiency in money and finance. The student will be able to:	
	16.01	Explain production, consumption, GNP, and business cycles.
	16.02	Compare banks and thrifts.
	16.03	Demonstrate knowledge of commercial banking.
	16.04	Understand the Federal Reserve System and commercial bank interrelationships.
	16.05	Define money and its function and describe measures of money.
	16.06	Explain current trends in financial services deregulation and diversified financial services.
	16.07	Differentiate among corporations and other forms of business.
	16.08	Understand the details of a corporate charter and bylaws.
	16.09	Comprehend the various means of acquiring capital and subsequent equity and debt functions.
	16.10	Understand the basic structure of securities markets and SEC regulations.
	16.11	Demonstrate knowledge about business failure, reorganization, dissolutions, and liquidation.
	16.12	Explain the purpose of statement analysis.
	16.13	Define and explain items in a financial statement.
	16.14	Understand new terminology associated to third payment systems and the role of Fintech in the operations of financial institutions.

17.0	Identify, classify, and demonstrate management activities. The student will be able to:	
	17.01	Compare management styles
	17.02	Identify the major functions of management.
	17.03	Demonstrate understanding of basic management concepts such as authority, responsibility, delegation, empowerment, and hiring and firing.
	17.04	Demonstrate knowledge of the relationship between authority and responsibility to task accomplishment.
	17.05	Select the most effective communication systems.
	17.06	Identify problems and make an appropriate decision.
	17.07	Demonstrate understanding of organizational culture and its impact on communication.
	17.08	Identify and discuss current management issues in business and other organizations.
	17.09	Describe activities associated with the management functions of planning, organizing, staffing, leading, and controlling.
18.0	Demonstrate a basic understanding of legal and ethical issues in a business environment. The student will be able to:	
	18.01	Demonstrate basic understanding of contracts.
	18.02	Demonstrate basic understanding of human resource issues.
	18.03	Demonstrate basic understanding of negotiable instruments.
	18.04	Demonstrate basic understanding of intellectual property rights.
	18.05	Demonstrate basic understanding of appropriate use of employer property.
	18.06	Demonstrate basic understanding of confidentiality.
	18.07	Demonstrate basic understanding of role of ethical decision making in dealings with stakeholders.
	18.08	Demonstrate knowledge of social responsibilities.
	18.09	Demonstrate knowledge of legal and privacy issues regarding e-mail, voice mail, internet, telephone, and other communication methods.
19.0	Understand terminology unique to the banking industry. The student will be able to:	
	19.01	Understand and use terminology as it applies to the finance and financial services industry.

	19.02	Know how to communicate with a customer in layman's language.
20.0	Utilize effective selling techniques in interactions with customers. The student will be able to:	
	20.01	Demonstrate ethics in dealing with customers.
	20.02	Understand selling techniques with customers.
21.0	Demonstrate knowledge of the history, growth and structure of the banking industry. The student will be able to:	
	21.01	Demonstrate knowledge of the evolution of American banking institutions.
	21.02	Identify major acts and important regulations resulting from the growth and changes in banking institutions.
	21.03	Explain the similarities and differences in the banking institutions and other businesses that offer banking services.
	21.04	Explain the effects of deregulation.
22.0	Demonstrate basic skills for performing functions of entry level positions in banking institutions. The student will be able to:	
	22.01	Demonstrate counting and strapping of coin and currency.
	22.02	Demonstrate use of a teller machine.
	22.03	Explain the types of endorsements and why they are important.
	22.04	Explain basic teller functions--cashing checks, accepting straight deposits and split deposits, and handling of cash.
	22.05	Demonstrate knowledge of balancing a cash drawer.
	22.06	Know how to detect counterfeit currency and the procedure for reporting it.
	22.07	Explain other special services such as issue Cashier's Checks, issuing and redeeming Savings Bonds, Money Orders, Traveler's, Checks, Bank Drafts, payments and cash advances on charge cards.
23.0	Demonstrate security procedures and detection of fraud. The student will be able to:	
	23.01	Demonstrate procedures bank employees would use during and after a robbery.
	23.02	Demonstrate security procedures.
	23.03	Explain the Currency Transaction Report (CTR).
	23.04	Demonstrate security precautions and methods used to deter bank fraud.
	23.05	Explain the concept of Cybercrime and the risks associated with financial transactions and identity theft/fraud.

24.0	Demonstrate knowledge of accounting/budgeting operations. The student will be able to:	
	24.01	Demonstrate an understanding of profit vs. not-for-profit accounting.
	24.02	Demonstrate an understanding of available and appropriate technology for accounting applications
	24.03	Interpret and analyze income statement, owner's equity statement, and cash flow statement.
	24.04	Describe the principles related to pricing decisions.
25.0	Manage customer interactions. The student will be able to:	
	25.01	Listen reflectively.
	25.02	Review customer history.
	25.03	Ask questions.
	25.04	Collect information.
	25.05	Assess the customer's needs.
	25.06	Research solutions.
	25.07	Develop a plan of action.
	25.08	Refer to appropriate authority (if needed).
	25.09	Execute data capture.
	25.10	Communicate actions.
	25.11	Resolve customer issues.
	25.12	Offer additional services.
	25.13	Perform follow-up as needed.
26.0	Participate in learning. The student will be able to:	
	26.01	Attend scheduled training.
	26.02	Utilize available resources.
	26.03	Review job critical information.

	26.04	Seek feedback on performance.
	26.05	Apply acquired skills.
27.0	Demonstrate knowledge of principles of human resources. The student will be able to:	
	27.01	Demonstrate knowledge of the functions of human resources.
	27.02	Demonstrate knowledge of the employer's relationship with the Human Resources Department.
	27.03	Demonstrate knowledge of the business concepts used in Human Resources.
	27.04	Demonstrate knowledge of recruitment of employees.
	27.05	Describe recruitment process.
	27.06	Analyze job descriptions and position requirements.
	27.07	Identify potential employees as candidates in reviewing applicant materials.
	27.08	Demonstrate knowledge of interviewing skills.
	27.09	Describe methods of orientation for new employees.
	27.10	Describe methods to train new employees.
	27.11	Describe process for hiring new employees.
	27.12	Describe compensation and benefit plans.
	27.13	Develop compensation and benefit plans.
	27.14	Describe the legal issues associated with compensation and benefit plans.
	27.15	Describe the functions of the administration of compensation and benefit plans.
	27.16	Describe principles, concepts and legal considerations for realistic decision situations and confrontations between employees and management.
	27.17	Demonstrate an understanding of employee benefits and services.
	27.18	Describe the laws and regulations impacting the human resources environment.
28.0	Demonstrate knowledge of essential human relations skills. The student will be able to:	
	28.01	Discuss the importance of effective human relations skills in organizations.

	28.02	Relate concepts including self-esteem, perception, values to job performance.
	28.03	Identify and discuss various barriers to communication and specific ways to improve interpersonal and organizational communication.
29.0	Demonstrate knowledge and application of product and service technology. The student will be able to:	
	29.01	Understand the importance of product safety.
	29.02	Understand the importance of product and service technology.
30.0	Demonstrate knowledge of basic marketing principles. The student will be able to:	
	30.01	Discuss the role of marketing in the free enterprise system.
	30.02	Discuss the functions of marketing.
31.0	Demonstrate knowledge of real estate. The student will be able to:	
	31.01	Describe a real estate market under the price system.
	31.02	Explain the major sub markets of real estate.
	31.03	Explain the principles of highest and best use of land.
	31.04	List and explain at least three factors that influence demand in the real estate market.
32.0	Demonstrate knowledge of major laws and regulations that relate to and affect banking. The student will be able to:	
	32.01	Describe the interrelationships between regulatory agencies and the banks they regulate.
	32.02	Explain the elements and differences of torts and crimes.
	32.03	Describe the basic legal entities that transact business with banks.
	32.04	List and explain the elements of a valid contract and the rights and responsibilities of various parties to a contract.
	32.05	Discuss the basic laws affecting an individual's rights in property.
	32.06	Identify the basic bankruptcy laws and bankruptcy filings permissible.
	32.07	Understand the essential elements of compliance with U.S. and international laws and regulations impacting the banking industry.
33.0	Demonstrate knowledge of business english and business writing. The student will be able to:	
	33.01	Improve writing techniques for business correspondence.

	33.02	Gain tools that build essential professional language skills.
34.0	Operate computers and other equipment appropriate to customer relationship management. The student will be able to:	
	34.01	Obtain and transmit credit information.
	34.02	Obtain information, schedule, place orders, and route using phone, fax, computer, cash register, and other communications and calculating devices.
	34.03	Demonstrate merchandising and operations data entry procedures such as prices, sales, inventory changes, costs, and reductions.
35.0	Use web browsers to access internet services. The student will be able to:	
	35.01	Explain how to connect to the Internet.
	35.02	Send electronic messages.
	35.03	Explain communication issues specific to e-mail.
	35.04	Set up an e-mail account.
	35.05	Participate in an e-mail discussion group.
	35.06	Explain and use proper Usenet etiquette.
	35.07	Use a Web browser to navigate the Web.
	35.08	Explain the guidelines for evaluating information needs before beginning a search.
	35.09	Explain issues associated with pornography, free speech, censorship, filtering, and copyright on the Web.
	35.10	Describe how to critically evaluate information content.
	35.11	Use bookmarks to create a bibliography.
36.0	Demonstrate proficiency in microcomputer operating systems and software. The student will be able to:	
	36.01	Describe the historical development of computer operating systems.
	36.02	Describe the major hardware and related software of microcomputers.
	36.03	Describe the various operating systems.
	36.04	Use various software applications.
	36.05	Demonstrate knowledge of data processing concepts.

	36.06	Identify the major programming languages used in business data processing.
	36.07	Locate requested information on a computer printout.
	36.08	Locate errors on a computer printout.
	36.09	Use appropriate software.
37.0	Demonstrate basic skills for performing loan processing functions of entry level positions in financial institutions. The student will be able to:	
	37.01	Identify and process documentation required on different types of loans.
	37.02	Demonstrate how to properly complete a credit application and a financial statement.
	37.03	Explain how to establish credit and the importance of having a good credit rating.
	37.04	Demonstrate the types of interest and how they are computed.
	37.05	Explain the importance of the lending function.
	37.06	Describe the concept of collateral in secured lending transactions and the protocols associated with the Uniform Commercial Code registration.
	37.07	Understand rules and regulations applicable to loan transactions from the credit application to the loan closing.
38.0	Demonstrate proficiency in business law. The student will be able to:	
	38.01	Understand federal and state regulations and examination of financial institutions.
39.0	Plan the marketing strategy and promote the business. The student will be able to:	
	39.01	Create a promotional plan.
	39.02	Describe the techniques for sales and promotion.
	39.03	Analyze competitive promotional activities.
	39.04	Evaluate promotional effectiveness.
	39.05	Explain the use of goods classification and life cycle analyses as planning tools for marketing.
	39.06	Develop and modify marketing mixes for a business.
	39.07	Identify target markets.
	39.08	Evaluate marketing activities.

	39.09	Demonstrate knowledge of push/pull strategies.
	39.10	Demonstrate knowledge of direct marketing, including e-business.
	39.11	Demonstrate knowledge of advertising media and the advantages and disadvantages of each.
	39.12	Discuss the role of public relations in the marketing mix.
40.0	Identify the organization and function of the retail industry. The student will be able to:	
	40.01	Analyze the organizational structure of the retail industry.
	40.02	Analyze the trends in the retail industry.
41.0	Demonstrate knowledge of small business management functions. The student will be able to:	
	41.01	Demonstrate an understanding of principles of small business management concerning business entities, planning, and ethics.
	41.02	Demonstrate an understanding of the principles and systems of accounting in a small business.
	41.03	Demonstrate an understanding of the principles of budgeting and break-even analysis as they apply to the financial management of the small business.
	41.04	Demonstrate an understanding of principles of financing and cash management in the small business.
	41.05	Demonstrate an understanding of the fundamentals of advertising and marketing products and services in the small business.
	41.06	Demonstrate an understanding of the purchasing and management of needed inventories, materials, supplies, services, and equipment of the right quality, in the proper quantity, for reasonable prices, at the appropriate time, from the right vendor or supplier.
	41.07	Demonstrate an understanding of trends in business communications and electronic technology.
	41.08	Demonstrate an understanding of basic management functions of leadership, organizing, staffing, and motivating the small business work team.
	41.09	Demonstrate an understanding of the decision-making, evaluation, importance and mechanics of writing a business plan.
	41.10	Demonstrate an understanding of the components of monitoring costs, job order cost cycle, purchasing materials, inventory, and payroll in job order cost accounting.
	41.11	Evaluate the advantages and disadvantages of the major forms of business ownership
	41.12	Understand the issues of family or home-based businesses.
	41.13	Demonstrate an understanding of e-Business.
42.0	Demonstrate an understanding of commercial lending. The student will be able to:	

	42.01 Understand the business lending environment.
	42.02 Demonstrate an understanding of the commercial client and his/her primary financing needs.
	42.03 Demonstrate an understanding of loan interviewing and credit investigation.
43.0	Demonstrate knowledge of statement analysis. The student will be able to:
	43.01 Demonstrate an understanding of the balance sheet spreadsheet.
	43.02 Understand the details of the income statement and statement of cash flows.
	43.03 Demonstrate knowledge of financial ratios.
44.0	Demonstrate proficiency in money and banking. The student will be able to:
	44.01 Compare banks and thrifts
	44.02 Demonstrate knowledge of commercial banking
	44.03 Explain current trends in financial services deregulation and diversified financial services.
	44.04 Differentiate among corporation and other forms of business.
	44.05 Understand the details of a corporate charter and bylaws.
	44.06 Comprehend the financial details of means of acquiring capital and subsequent equity and debt functions.
	44.07 Exhibit knowledge of securities markets and SEC regulations.
	44.08 Demonstrate knowledge about business failure, reorganization, dissolutions, and liquidation.
	44.09 Explain the purpose of statement analysis.
45.0	Apply the concepts for residential mortgage lending. The student will be able to:
	45.01 Understand the residential mortgage lending industry and function from the perspective of the commercial banker.
	45.02 Understand and use basic banking terminology.
	45.03 Understand the effect of inflation on mortgage lending.
46.0	Demonstrate an understanding of the principles of real estate finance. The student will be able to:
	46.01 Understand basic knowledge of the real estate business.

46.02	Demonstrate an understanding of the real estate contracts.
46.03	Demonstrate the ability to calculate payments and loans.

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

General Education Course Requirements for AS and AAS Degrees

State Board of Education Rule 6A-14.030(4), F.A.C., identifies 15 credit hours as the minimum amount of general education coursework required in the Associate of Science (AS) degree and the Associate of Applied Science (AAS) degree. In addition, Rule 6A-14.0303, F.A.C., implements s. 1007.25, F.S., and requires students entering a technical education degree program in the 2022-2023 academic year, and thereafter, to complete at least one identified core course in each subject area as part of the general education course requirements (15 credit hours total) before a degree is awarded) The core subject areas include:

- Communication.
- Humanities.
- Mathematics.
- Natural Sciences.
- Social Sciences.

Career and Technical Student Organization (CTSO)

Collegiate DECA and Phi Beta Lambda are the co-curricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their counselor and/or instructors. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

Certificate Programs

A College Credit Certificate consists of a program of instruction of less than sixty (60) credits of college-level courses, which is part of an AS or AAS degree program and prepares students for entry into employment (Rule 6A-14.030, F.A.C.). This AS degree program includes the following College Credit Certificates:

Banking Management – Financial Services (0252080301) - 27 credit hours
Banking Operations – Financial Services (0252080302) - 18 credit hours
Banking Specialist – Financial Services (0252080303) - 12 credit hours

Standards for the above certificate programs are contained in separate curriculum frameworks.

Florida Department of Education
Curriculum Framework

Program Title: **Financial Technology**
Career Cluster: **Finance**

AS	
CIP Number	1530710400
Program Type	College Credit
Program Length	60 credit hours
CTSO	BPA
SOC Codes (all applicable)	Please see the CIP to SOC Crosswalk located at the link below.
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml

Purpose

This program offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance career cluster.

This program focuses on financial big data modeling from algorithms to cloud-based data-driven financial technologies. Includes instruction in financial analytics, financial data processing, knowledge management, data visualization, effective decision communication, machine learning for finance, statistical inference and dynamic modeling on financial data, and project management. It prepares students for careers integrating technological innovation in banking and financial transactions providing a strong foundation in new industry tools to develop technological solutions to current banking challenges.

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Program Structure

This program is a planned sequence of instruction consisting of 60 credit hours.

Standards

After successfully completing this program, the student will be able to perform the following:

01.0 Describe new financial technologies and their role in banking and financial services.
02.0 Analyze and explain the business environment for innovative solutions in banking.
03.0 Analyze and describe a web/mobile financial application.
04.0 Analyze and explain the financial technological evolution and its impact on banking and financial services.
05.0 Interpret data analytics and explain their usage in the financial industry.
06.0 Evaluate financial technology applications and examine banking solutions.
07.0 Review and assess information and data security risks and policies.
08.0 Evaluate banking industry practices and the role of financial intermediaries in the economy.

Florida Department of Education
Student Performance Standards

Program Title: **Financial Technology**
CIP Number: **1530710400**
Program Length: **60 credit hours**

At the completion of this program, the student will be able to:		
01.0	Describe new financial technologies and their role in banking and financial services. The student will be able to:	
	01.01	Evaluate new and emerging financial technologies and business models.
	01.02	Identify the unique characteristics of financial innovation.
	01.03	Describe how emerging and disruptive financial technologies become drivers of change in the financial industry.
	01.04	Explain blockchain technology and its use in financial transactions.
	01.05	Identify the risks, policy and social implications of financial technology.
02.0	Analyze and explain the business environment for innovative solutions in banking. The student will be able to:	
	02.01	Understand financial services and their role in the economy.
	02.02	Analyze technological and policy challenges to solutions in banking and financial services.
	02.03	Identify information and communication technologies used in the Financial Technology industry.
03.0	Analyze and describe a web/mobile financial application. The student will be able to:	
	03.01	Define and apply user-friendly UI/UX design.
	03.02	Explain the architecture of client-side and server-side web/mobile financial applications.
	03.03	Review and compare web/mobile financial applications.
	03.04	Review and validate consumer, client and industry financial application standards and performance.
04.0	Analyze and explain the financial technological evolution and its impact on banking and financial services. The student will be able to:	
	04.01	Assess financial business ecosystems and digital platforms.
	04.02	Explain robo-advisors and their role in financial planning services.
	04.03	Critique characteristics of electronic and mobile payment systems.
	04.04	Understand the impact of FinTech on traditional banking and developments in payments, digital banking, alternative lending, and P2P technologies.

05.0	Interpret data analytics and explain their usage in the financial industry. The student will be able to:	
	05.01	Demonstrate data compilation, management and reporting.
	05.02	Manipulate and analyze financial datasets utilizing data analytics methods and tools.
	05.03	Apply best practices of using statistical analysis methods.
	05.04	Utilize appropriate data analytics methods to analyze financial datasets and interpret results.
	05.05	Communicate the results of the data analysis.
06.0	Evaluate financial technology applications and examine banking solutions. The student will be able to:	
	06.01	Analyze technologies utilized in banking and digital currencies.
	06.02	Understand technological developments in payments, digital banking, alternative lending, and P2P technologies.
	06.03	Apply machine learning in robo-advising and FinTech.
07.0	Review and assess information and data security risks and policies. The student will be able to:	
	07.01	Understand the threats, vulnerabilities, and risks related to financial technologies.
	07.02	Explain IT security controls related to financial technologies.
	07.03	List and discuss laws, compliance requirements, and industry standards in FinTech.
	07.04	Review cross-border exchanges and anti-money laundering.
08.0	Evaluate banking industry practices and the role of financial intermediaries in the economy. The student will be able to:	
	08.01	Discuss the function of the Federal Reserve System in regulating banks.
	08.02	Describe the role of financial intermediaries and unique characteristics as businesses.
	08.03	Examine banking and financial services and critique their products and services.

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

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State Board of Education Rule 6A-14.030(4), F.A.C., identifies 15 credit hours as the minimum amount of general education coursework required in the Associate of Science (AS) degree and the Associate of Applied Science (AAS) degree. In addition, Rule 6A-14.0303, F.A.C., implements s. 1007.25, F.S., and requires students entering a technical education degree program in the 2022-2023 academic year, and thereafter, to complete at least one identified core course in each subject area as part of the general education course requirements (15 credit hours total) before a degree is awarded) The core subject areas include:

- Communication.
- Humanities.
- Mathematics.
- Natural Sciences.
- Social Sciences.

Career and Technical Student Organization (CTSO)

Florida Business Professionals of America (BPA) the co-curricular career and technical student organization(s) providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their counselor and/or instructors. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

Certificate Programs

A College Credit Certificate consists of a program of instruction of less than sixty (60) credits of college-level courses, which is part of an AS or AAS degree program and prepares students for entry into employment (Rule 6A-14.030, F.A.C.). This AS degree program includes the following College Credit Certificates:

Financial Technology Specialist (0530710401) - 18 credit hours

Standards for the above certificate programs are contained in separate curriculum frameworks.

Florida Department of Education
Curriculum Framework

Program Title: **Loan Originator-Mortgage**
Program Type: **Career Preparatory**
Career Cluster: **Finance**

Career Certificate Program	
Program Number	F100300
CIP Number	0252080112
Grade Level	30, 31
Program Length	20 hours
Teacher Certification	Refer to the **Program Structure** section.
CTSO	Collegiate DECA, PBL
SOC Codes (all applicable)	Please see the CIP to SOC Crosswalk located at the link below.
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml
Basic Skills Level	N/A

Purpose

This program offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance career cluster.

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Program Structure

This program is a planned sequence of instruction consisting of one occupational completion points.

This program is comprised of courses which have been assigned course numbers in the SCNS (Statewide Course Numbering System) in accordance with Section 1007.24 (1), F.S. Career and Technical credit shall be awarded to the student on a transcript in accordance with Section 1001.44(3)(b), F.S.

To teach the courses listed below, instructors must hold at least one of the teacher certifications indicated for that course.

The following table illustrates the postsecondary program structure:

OCP	Course Number	Course Title	Teacher Certification	Length
A	REE0092	Mortgage Loan Originator	Approval by Nationwide Mortgage Licensing System (NMLS)	20 hours

Common Career Technical Core – Career Ready Practices

Career Ready Practices describe the career-ready skills that educators should seek to develop in their students. These practices are not exclusive to a Career Pathway, program of study, discipline or level of education. Career Ready Practices should be taught and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity and expectation as a student advances through a program of study.

1. Act as a responsible and contributing citizen and employee.

2. Apply appropriate academic and technical skills.

3. Attend to personal health and financial well-being.

4. Communicate clearly, effectively and with reason.

5. Consider the environmental, social and economic impacts of decisions.

6. Demonstrate creativity and innovation.

7. Employ valid and reliable research strategies.

8. Utilize critical thinking to make sense of problems and persevere in solving them.

9. Model integrity, ethical leadership and effective management.

10. Plan education and career path aligned to personal goals.

11. Use technology to enhance productivity.

12. Work productively in teams while using cultural/global competence.

Standards

After successfully completing this program, the student will be able to perform the following:

01.0 Demonstrate mathematics knowledge and skills.
02.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
03.0 Demonstrate language arts knowledge and skills.
04.0 Solve problems using critical thinking skills, creativity and innovation.
05.0 Use information technology tools.
06.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
07.0 Demonstrate personal money-management concepts, procedures, and strategies.
08.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.
09.0 Describe the importance of professional ethics and legal responsibilities.
10.0 Explain the importance of employability and entrepreneurship skills.
11.0 Demonstrate an understanding of federal mortgage-related laws.
12.0 Demonstrate knowledge of mortgage in general.
13.0 Demonstrate a clear knowledge of the activities of mortgage loan origination.
14.0 Describe the importance of professional ethics.
15.0 Identify the Office of Financial Regulation.
16.0 Demonstrate an understanding of the state law and regulation definitions.
17.0 Demonstrate an understanding of Florida License Law and Regulation.
18.0 Demonstrate an understanding of Mortgage Originator Compliance.
19.0 Examine ways for disciplinary action.
20.0 Demonstrate an understanding of unique state test areas.

Florida Department of Education
Student Performance Standards

Program Title: **Loan Originator-Mortgage**
Career Certificate Program Number: **F100300**

Course Number: REE0092 Occupational Completion Point: A Mortgage Loan Officer – 20 Hours
01.0 Demonstrate mathematics knowledge and skills. The students will be able to:
01.01 Demonstrate knowledge of arithmetic operations.
01.02 Analyze and apply data and measurements to solve problems and interpret documents.
01.03 Construct charts/tables/graphs using functions and data.
02.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas. The students will be able to:
02.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace.
02.02 Locate, organize and reference written information from various sources.
02.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences.
02.04 Interpret verbal and nonverbal cues/behaviors that enhance communication.
02.05 Apply active listening skills to obtain and clarify information.
02.06 Develop and interpret tables and charts to support written and oral communications.
02.07 Exhibit public relations skills that aid in achieving customer satisfaction.
03.0 Demonstrate language arts knowledge and skills. The students will be able to:
03.01 Locate, comprehend and evaluate key elements of oral and written information
03.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary.
03.03 Present information formally and informally for specific purposes and audiences.
04.0 Solve problems using critical thinking skills, creativity and innovation. The students will be able to:

	04.01	Employ critical thinking skills independently and in teams to solve problems and make decisions.
	04.02	Employ critical thinking and interpersonal skills to resolve conflicts.
	04.03	Identify and document workplace performance goals and monitor progress toward those goals.
	04.04	Conduct technical research to gather information necessary for decision-making.
05.0	Use information technology tools. The students will be able to:	
	05.01	Use personal information management (PIM) applications to increase workplace efficiency.
	05.02	Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentatio electronic calendar, contacts, email, and internet applications.
	05.03	Employ computer operations applications to access, create, manage, integrate, and store information.
	05.04	Employ collaborative/groupware applications to facilitate group work.
06.0	Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives. The students will be able to:	
	06.01	Employ leadership skills to accomplish organizational goals and objectives.
	06.02	Establish and maintain effective working relationships with others in order to accomplish objectives and tasks.
	06.03	Conduct and participate in meetings to accomplish work tasks.
	06.04	Employ mentoring skills to inspire and teach others.
07.0	Demonstrate personal money-management concepts, procedures, and strategies. The students will be able to:	
	07.01	Identify and describe the services and legal responsibilities of financial institutions.
	07.02	Describe the effect of money management on personal and career goals.
	07.03	Develop a personal budget and financial goals.
	07.04	Complete financial instruments for making deposits and withdrawals.
	07.05	Maintain financial records.
	07.06	Read and reconcile financial statements.
	07.07	Research, compare and contrast investment opportunities.
08.0	Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment. The	

	students will be able to:
	08.01 Describe the nature and types of business organizations.
	08.02 Explain the effect of key organizational systems on performance and quality.
	08.03 List and describe quality control systems and/or practices common to the workplace.
	08.04 Explain the impact of the global economy on business organizations.
09.0	Describe the importance of professional ethics and legal responsibilities. The students will be able to:
	09.01 Evaluate and justify decisions based on ethical reasoning.
	09.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies.
	09.03 Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace.
	09.04 Interpret and explain written organizational policies and procedures.
10.0	Explain the importance of employability and entrepreneurship skills. The students will be able to:
	10.01 Identify and demonstrate positive work behaviors needed to be employable.
	10.02 Develop personal career plan that includes goals, objectives, and strategies.
	10.03 Examine licensing, certification, and industry credentialing requirements.
	10.04 Maintain a career portfolio to document knowledge, skills, and experience.
	10.05 Evaluate and compare employment opportunities that match career goals.
	10.06 Identify and exhibit traits for retaining employment.
	10.07 Identify opportunities and research requirements for career advancement.
	10.08 Research the benefits of ongoing professional development.
	10.09 Examine and describe entrepreneurship opportunities as a career planning option.
11.0	Demonstrate an understanding of federal mortgage-related laws. The student will be able to:
	11.01 Identify and explain RESPA.
	11.02 Describe the Equal Credit Opportunity Act (Reg. B).

	11.03 Explain the Truth-in-Lending Act.
	11.04 Identify and explain the SAFE Act.
	11.05 List and explain other federal laws and guidelines.
12.0	Demonstrate knowledge of mortgage in general. The student will be able to:
	12.01 List and discuss the various mortgage programs.
	12.02 List and describe the mortgage loan products.
	12.03 List the terms used in the operation of the mortgage market.
13.0	Demonstrate a clear knowledge of the activities of mortgage loan origination. The student will be able to:
	13.01 Describe the application information and requirements.
	13.02 Describe qualification processing and underwriting.
	13.03 Identify and describe the specific program guidelines.
	13.04 Describe the closing procedures and the responsible parties.
	13.05 Explain the financial calculations used in mortgage lending.
14.0	Describe the importance of professional ethics. The student will be able to:
	14.01 Identify and explain RESPA.
	14.02 Identify and discuss the Gramm-Leach-Bliley Act.
	14.03 Identify and discuss the Truth-in-Lending Act.
	14.04 Identify and discuss the Equal Credit Opportunity Act.
	14.05 Identify and explain the appraisal procedures.
	14.06 Describe fraud detection, reporting and prevention procedures.
	14.07 Discuss ethical behavior of the parties involved in mortgage loan origination.
15.0	Identify the Office of Financial Regulation. The student will be able to:
	15.01 Examine regulatory authority.

	15.02 Examine and discuss the department/agency structure.
	15.03 List and discuss the responsibilities and limitations.
16.0	Demonstrate an understanding of the state law and regulation definitions. The student will be able to:
	16.01 Examine the Florida Statue Chapter 494.
	16.02 Examine Rules 69V-40.001-40.290, F.A.C.
	16.03 Examine other state law and regulation definitions.
17.0	Demonstrate an understanding of Florida License Law and Regulation. The student will be able to:
	17.01 Examine licensing requirements.
	17.02 Examine the licensee qualifications and application process.
	17.03 Examine and explain the grounds for denying a license.
	17.04 Examine license maintenance.
	17.05 Examine the Mortgage Guaranty Trust Fund.
18.0	Demonstrate an understanding of Mortgage Originator Compliance. The student will be able to:
	18.01 List and discuss prohibited conduct and practices.
	18.02 Examine the required conduct.
	18.03 List and discuss fees and charges.
	18.04 List and discuss disclosures and agreements.
	18.05 Examine ways for advertising.
	18.06 List and discuss escrow account and requirements.
19.0	Examine ways for disciplinary action. The student will be able to:
	19.01 Examine notifications, hearings, and appeals.
	19.02 Examine suspension, revocation, and rescission of licenses.
	19.03 Examine and discuss penalties and fines.

20.0	Demonstrate an understanding of unique state test areas. The student will be able to:
	20.01 Explain the Florida Homestead Exemption Law.
	20.02 Explain the Florida Anti-Coercion Law.
	20.03 Explain lien theory/title theory mortgage state.
	20.04 List and explain the Florida loan modification requirements.

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

Career and Technical Student Organization (CTSO)

Collegiate DECA and Phi Beta Lambda (PBL) are the co-curricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Cooperative Training – OJT

On-the-job training is appropriate but not required for this program. Whenever offered, the rules, guidelines, and requirements specified in the OJT framework apply.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their counselor and/or instructors. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

Note: postsecondary curriculum and regulated secondary programs cannot be modified.

Florida Department of Education
Curriculum Framework

Program Title: **Property Adjuster Estimating**
Program Type: **Career Preparatory**
Career Cluster: **Finance**

Career Certificate Program	
Program Number	F100400
CIP Number	0252190811
Grade Level	30, 31
Program Length	30 hours
Teacher Certification	Refer to the **Program Structure** section.
CTSO	Collegiate DECA, PBL
SOC Codes (all applicable)	Please see the CIP to SOC Crosswalk located at the link below.
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml
Basic Skills Level	N/A

Purpose

This program offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance career cluster.

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Program Structure

This program is a planned sequence of instruction consisting of one occupational completion point.

This program is comprised of courses which have been assigned course numbers in the SCNS (Statewide Course Numbering System) in accordance with Section 1007.24 (1), F.S. Career and Technical credit shall be awarded to the student on a transcript in accordance with Section 1001.44(3)(b), F.S.

To teach the courses listed below, instructors must hold at least one of the teacher certifications indicated for that course.

The following table illustrates the postsecondary program structure:

OCP	Course Number	Course Title	Teacher Certification	Length
A	RMI0070	Property Adjuster Estimating	State Licensed Property Adjuster	30 hours

Common Career Technical Core – Career Ready Practices

Career Ready Practices describe the career-ready skills that educators should seek to develop in their students. These practices are not exclusive to a Career Pathway, program of study, discipline or level of education. Career Ready Practices should be taught and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity and expectation as a student advances through a program of study.

1. Act as a responsible and contributing citizen and employee.

2. Apply appropriate academic and technical skills.

3. Attend to personal health and financial well-being.

4. Communicate clearly, effectively and with reason.

5. Consider the environmental, social and economic impacts of decisions.

6. Demonstrate creativity and innovation.

7. Employ valid and reliable research strategies.

8. Utilize critical thinking to make sense of problems and persevere in solving them.

9. Model integrity, ethical leadership and effective management.

10. Plan education and career path aligned to personal goals.

11. Use technology to enhance productivity.

12. Work productively in teams while using cultural/global competence.

Standards

After successfully completing this program, the student will be able to perform the following:

01.0 Demonstrate an understanding of the estimating process.
02.0 Demonstrate an understanding of small interior sketches.
03.0 Demonstrate an understanding of completed estimates.
04.0 Demonstrate an understanding of roof fundamentals.
05.0 Demonstrate an understanding of roof dimensions and characteristics.
06.0 Utilize pricing methodology.
07.0 Demonstrate an understanding of claim information and parameters.
08.0 Demonstrate an understanding of medium interior sketches.
09.0 Demonstrate sketching proficiency.
10.0 Utilize graphical estimation.
11.0 Demonstrate an understanding of medium roof sketches.
12.0 Demonstrate an understanding of grouping folders.
13.0 Demonstrate an understanding of proficiency topics.

Florida Department of Education
Student Performance Standards

Program Title: **Property Adjuster Estimating**
Career Certificate Program Number: **F100400**

Course Number: RMI0070 Occupational Completion Point: A Property Adjuster Estimating – 30 Hours	
01.0	Demonstrate an understanding of the estimating process. The students will be able to:
	01.01 List the four-step process of estimating.
	01.02 Explain the basics of interior and roof estimating.
02.0	Demonstrate an understanding of small interior sketches. The students will be able to:
	02.01 Understand basic sketch features.
	02.02 Demonstrate room dimensioning.
03.0	Demonstrate an understanding of completed estimates. The students will be able to:
	03.01 Describe the submission process for required information.
	03.02 Explain the process for changing estimates.
04.0	Demonstrate an understanding of roof fundamentals. The students will be able to:
	04.01 Explain dimensioning for roof sketches.
	04.02 List roof properties and types.
05.0	Demonstrate an understanding of roof dimensions and characteristics. The students will be able to:
	05.01 Explain roof estimating.
	05.02 Demonstrate precise dimensioning.
06.0	Utilize pricing methodology. The students will be able to:
	06.01 Price list updates accordingly.
	06.02 Demonstrate knowledge of pricing fundamentals.

07.0	Demonstrate an understanding of claim Information and parameters. The student will be able to:
	07.01 Understand parameters.
	07.02 List additional parameters.
08.0	Demonstrate an understanding of medium interior sketches. The student will be able to:
	08.01 Understand properties for sketching rooms.
	08.02 Demonstrate proficiency in additional sketching features.
09.0	Demonstrate sketching proficiency. The student will be able to:
	09.01 Explain new levels.
	09.02 Demonstrate the loading of digital images.
10.0	Utilize graphical estimation. The student will be able to:
	10.01 Estimate items graphically.
	10.02 List various floor covering tools.
11.0	Demonstrate an understanding of medium roof sketches. The student will be able to:
	11.01 List additional roof properties.
	11.02 Explain commercial roof shapes.
12.0	Demonstrate an understanding of grouping folders. The student will be able to:
	12.01 Describe group folders.
	12.02 Explain how to add grouping members.
13.0	Demonstrate an understanding of proficiency topics. The student will be able to:
	13.01 Identify additional options and features.
	13.02 Demonstrate the creation of a sketch template.

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

Career and Technical Student Organization (CTSO)

Collegiate DECA and Phi Beta Lambda (PBL) are the co-curricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Cooperative Training – OJT

On-the-job training is appropriate but not required for this program. Whenever offered, the rules, guidelines, and requirements specified in the OJT framework apply.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their counselor and/or instructors. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

Note: postsecondary curriculum and regulated secondary programs cannot be modified.

Florida Department of Education
Curriculum Framework

Program Title: **Insurance General Lines Agent**
Program Type: **Career Preparatory**
Career Cluster: **Finance**

Career Certificate Program	
Program Number	M810014
CIP Number	0252190805
Grade Level	30, 31
Program Length	200 hours
Teacher Certification	Refer to the **Program Structure** section.
CTSO	Collegiate DECA, PBL
SOC Codes (all applicable)	Please see the CIP to SOC Crosswalk located at the link below.
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml
Basic Skills Level	N/A

Purpose

This program offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance career cluster.

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Program Structure

This program is a planned sequence of instruction consisting of one occupational completion point.

This program is comprised of courses which have been assigned course numbers in the SCNS (Statewide Course Numbering System) in accordance with Section 1007.24 (1), F.S. Career and Technical credit shall be awarded to the student on a transcript in accordance with Section 1001.44(3)(b), F.S.

To teach the course listed below, instructors must hold at least one of the teacher certifications indicated for that course.

The following table illustrates the postsecondary program structure:

OCP	Course Number	Course Title	Teacher Certification	Length
A	RMI0096	Insurance General Lines Agent	INSURANCE 7 G	200 hours

Regulated Programs

The program prepares students for the position of (Insurance) General Lines Agent. This program is for all participants who deal with the ultimate consumer and must obtain a Florida insurance license.

The specific curriculum used by the instructor must be pre-approved by the Florida Department of Financial Services, Division of Insurance Agent and Agency Services, Bureau of Licensing. Instructor qualifications must meet Section 4-211.160, F.S. The course **must** use the approved course outline specified in Section 4-211.170, F.S. Other rules apply pertaining to entities, school officials, schedule and attendance records, certification of students, attendance, exempted courses, examinations, fees, facilities, forms, penalties, etc. Obtain Packet 4-211 from the Department of Financial Services for complete details.

After successful completion, students' names are reported to the Department of Financial Services, Bureau of Licensing, making them eligible to take the appropriate state exam.

More information on the requirements for students to become a licensed general lines agent can be found at:
http://www.myfloridacfo.com/Division/Agents/Licensure/General/default.htm.

Common Career Technical Core – Career Ready Practices

Career Ready Practices describe the career-ready skills that educators should seek to develop in their students. These practices are not exclusive to a Career Pathway, program of study, discipline or level of education. Career Ready Practices should be taught and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity and expectation as a student advances through a program of study.

1. Act as a responsible and contributing citizen and employee.

2. Apply appropriate academic and technical skills.

3. Attend to personal health and financial well-being.

4. Communicate clearly, effectively and with reason.

5. Consider the environmental, social and economic impacts of decisions.

6. Demonstrate creativity and innovation.

7. Employ valid and reliable research strategies.

8. Utilize critical thinking to make sense of problems and persevere in solving them.

9. Model integrity, ethical leadership and effective management.

10. Plan education and career path aligned to personal goals.

11. Use technology to enhance productivity.

12. Work productively in teams while using cultural/global competence.

Standards

After successfully completing this program, the student will be able to perform the following:

01.0 Demonstrate an understanding of property and liability concepts.
02.0 Demonstrate an understanding of automobile insurance.
03.0 Demonstrate an understanding of property insurance.
04.0 Demonstrate an understanding of general liability insurance.
05.0 Demonstrate an understanding of package policies.
06.0 Demonstrate an understanding of Workers' Compensation.
07.0 Demonstrate an understanding of crime including employee dishonesty.
08.0 Demonstrate an understanding of surety bonds.
09.0 Demonstrate an understanding of marine insurance.
10.0 Demonstrate an understanding of aviation.
11.0 Demonstrate an understanding of boiler and machinery.
12.0 Demonstrate an understanding of health insurance.
13.0 Demonstrate an understanding of the Department of Financial Services.
14.0 Demonstrate an understanding of miscellaneous Florida Automobile Laws.
15.0 Demonstrate an understanding of agent licensing.
16.0 Demonstrate an understanding of unfair trade practices.
17.0 Demonstrate an understanding of definitions.
18.0 Demonstrate an understanding of residual markets.

Florida Department of Education
Student Performance Standards

Program Title: Insurance General Lines Agent
Career Certificate Program Number: M810014

Course Number: RMI0096 Occupational Completion Point: A Insurance General Lines Agent – 200 Hours	
01.0	Demonstrate an understanding of property and liability concepts. The student will be able to:
	01.01 Explain risk.
	01.02 Explain the insurance policy and binders.
	01.03 Describe the characteristics of an insurance contract.
	01.04 Explain property insurance concepts.
	01.05 Describe liability insurance concepts.
	01.06 Compare and contrast common insurance policy conditions.
	01.07 Explain conditions in which the insurer will not perform.
02.0	Demonstrate an understanding of automobile insurance. The student will be able to:
	02.01 Explain the dynamics of a personal auto policy.
	02.02 Explain the dynamics of a business auto policy.
	02.03 Describe the Truckers Coverage form.
	02.04 Detail garage insurance.
	02.05 Detail mechanical breakdown insurance.
03.0	Demonstrate an understanding of property insurance. The student will be able to:
	03.01 Detail the components of a commercial property policy.
	03.02 Explain dwelling risks.
	03.03 Describe the components of farm coverage.

	03.04 Detail flood insurance.
04.0	Demonstrate an understanding of general liability insurance. The student will be able to:
	04.01 Detail the parts of the commercial general liability contract (CGL).
	04.02 Compare and contrast excess liability and umbrella policies.
	04.03 Detail the standard forms of professional liability.
	04.04 Explain personal liability.
	04.05 Explain farm liability.
	04.06 Explain employment-related practices liability.
05.0	Demonstrate an understanding of package policies. The student will be able to:
	05.01 Detail homeowner's policies.
	05.02 Explain commercial package policies.
	05.03 Detail the business owners' policy.
06.0	Demonstrate an understanding of Workers' Compensation. The student will be able to:
	06.01 Define employers and employees.
	06.02 Explain the penalties for noncompliance.
	06.03 Explain the three categories of compensation.
	06.04 Detail the miscellaneous law provisions.
	06.05 Detail the parts of employers liability insurance.
	06.06 Explain the "rating" process and plans.
07.0	Demonstrate an understanding of crime including employee dishonesty. The student will be able to:
	07.01 Detail the components of crime and employee dishonesty insurance.
	07.02 Explain the Commercial Crime forms.
	07.03 Explain primary insuring agreements.

	07.04 List additional insuring agreements that may be added by endorsements.
	07.05 Compare and contrast discovery versus loss sustained coverage.
	07.06 Explain other crime coverage provisions.
08.0	Demonstrate an understanding of surety bonds. The student will be able to:
	08.01 Compare and contrast suretyship versus insurance.
	08.02 Explain the parties to a bond.
	08.03 Detail the bonding process.
	08.04 Describe contract bonds.
	08.05 Compare and contrast fiduciary and court bonds.
	08.06 Explain license and permit bonds.
	08.07 Explain miscellaneous bonds (e.g., lost instrument).
09.0	Demonstrate an understanding of marine insurance. The student will be able to:
	09.01 Define Inland marine insurance.
	09.02 Detail the components of personal inland marine policies.
	09.03 Detail the components of commercial inland marine policies.
	09.04 Explain ocean marine insurance.
10.0	Demonstrate an understanding of aviation insurance. The student will be able to:
	10.01 Detail the components of aircraft policies.
	10.02 Describe special aviation insurance coverages.
	10.03 Discuss exclusions found in aircraft insurance policies.
	10.04 List underwriting considerations.
11.0	Demonstrate an understanding of boiler and machinery insurance. The student will be able to:
	11.01 Detail the Boiler and Machinery Coverage form.

	11.02	Explain Objects Definitions forms.
	11.03	Explain indirect loss coverage endorsements.
	11.04	Describe commonly used miscellaneous options.
	11.05	Compare and contrast the two available Small Business forms.
12.0	Demonstrate an understanding of health insurance. The student will be able to:	
	12.01	Explain general policy provisions.
	12.02	Describe the major forms of health insurance policies.
13.0	Demonstrate the understanding of the Department of Financial Services. The student will be able to:	
	13.01	Describe general duties and powers.
	13.02	Explain the examination of books and records.
14.0	Demonstrate an understanding of miscellaneous automobile laws. The student will be able to:	
	14.01	Describe the components of financial responsibility law.
	14.02	Discuss uninsured and underinsured motorists law.
	14.03	Explain cancellation and non-renewal options.
	14.04	Explain glass deductibles.
	14.05	Describe the components of Florida automobile no-fault (PIP).
15.0	Demonstrate an understanding of agent licensing. The student will be able to:	
	15.01	List persons required to be licensed.
	15.02	Discuss appointments.
	15.03	Explain how to maintain a license.
	15.04	Define suspension, termination, revocation of license, and other penalties.
	15.05	Discuss ethics.
	15.06	Explain unauthorized entities.

	15.07 Describe premium discounts/mitigation options.
16.0	Demonstrate an understanding of unfair trade practices. The student will be able to:
	16.01 Define sliding.
	16.02 Define coercion.
	16.03 Define misrepresentation.
	16.04 Define defamation.
	16.05 Explain unfair discrimination.
	16.06 Explain unfair claims settlement.
	16.07 Define fraud.
	16.08 Explain controlled business.
17.0	Demonstrate an understanding of definitions. The student will be able to:
	17.01 Define insurance transaction.
	17.02 Define domestic, foreign and alien companies.
	17.03 Define authorized, unauthorized and eligible companies.
	17.04 Define stock and mutual companies.
	17.05 Define Certificate of Authority.
18.0	Demonstrate an understanding of residual markets. The student will be able to:
	18.01 Explain Florida Automobile Joint Underwriting Association (FAJUA).
	18.02 Explain Citizens Property Insurance Corporation (Citizens).
	18.03 Describe Florida Workers Compensation Joint Underwriting Association (FWCJUA).

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

Career and Technical Student Organization (CTSO)

Collegiate DECA and Phi Beta Lambda (PBL) are the co-curricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Cooperative Training – OJT

On-the-job training is appropriate but not required for this program. Whenever offered, the rules, guidelines, and requirements specified in the OJT framework apply.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their counselor and/or instructors. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

Note: postsecondary curriculum and regulated secondary programs cannot be modified.

Florida Department of Education
Curriculum Framework

Program Title: **Insurance Claims Adjuster**
Program Type: **Career Preparatory**
Career Cluster: **Finance**

Career Certificate Program	
Program Number	M810015
CIP Number	0252190806
Grade Level	30, 31
Program Length	40 hours
Teacher Certification	Refer to the **Program Structure** section.
CTSO	Collegiate DECA, PBL
SOC Codes (all applicable)	Please see the CIP to SOC Crosswalk located at the link below.
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml
Basic Skills Level	N/A

Purpose

This program offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance career cluster.

This 40-hour course content will include but is not limited to the following: Insurance terms and concepts, insuring; personal and business automobiles, personal and commercial inland marine, residential and commercial property, general liability, worker compensation, crime insurance and health insurance.

The course also covers Florida State rules and regulations governing insurance agencies as well as ethics and agency operations.

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Program Structure

This program is a planned sequence of instruction consisting of one occupational completion point.

This program is comprised of courses which have been assigned course numbers in the SCNS (Statewide Course Numbering System) in accordance with Section 1007.24 (1), F.S. Career and Technical credit shall be awarded to the student on a transcript in accordance with Section 1001.44(3)(b), F.S.

To teach the course listed below, instructors must hold at least one of the teacher certifications indicated for that course.

The following table illustrates the postsecondary program structure:

OCP	Course Number	Course Title	Teacher Certification	Length
A	RMI0094	Insurance Claims Adjuster	Approval by and Registration with the Florida Department of Financial Services	40 hours

Regulated Programs

The program prepares students for initial employment investigating claims, negotiating settlements, and authorizing payments to claimants.

Florida Statutes (F.S.) Chapter 626:
626.2817, F.S., Regulation of course providers, instructors, school officials, and monitor groups involved in pre-licensure education for insurance agents and other licensees.--
(1) Any course provider, instructor, school official, or monitor group must be approved by and registered with the department (Florida Department of Financial Services) before offering pre-licensure education courses for insurance agents and other licensees.

More information on the requirements for students to become a licensed insurance adjuster can be found at:
http://www.myfloridacfo.com/Division/Agents/Licensure/General/default.htm.

Common Career Technical Core – Career Ready Practices

Career Ready Practices describe the career-ready skills that educators should seek to develop in their students. These practices are not exclusive to a Career Pathway, program of study, discipline or level of education. Career Ready Practices should be taught and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity and expectation as a student advances through a program of study.

1. Act as a responsible and contributing citizen and employee.

2. Apply appropriate academic and technical skills.

3. Attend to personal health and financial well-being.

4. Communicate clearly, effectively and with reason.

5. Consider the environmental, social and economic impacts of decisions.

6. Demonstrate creativity and innovation.

7. Employ valid and reliable research strategies.

8. Utilize critical thinking to make sense of problems and persevere in solving them.

9. Model integrity, ethical leadership and effective management.

10. Plan education and career path aligned to personal goals.

11. Use technology to enhance productivity.

12. Work productively in teams while using cultural/global competence.

Standards

After successfully completing this program, the student will be able to perform the following:

01.0 Demonstrate mathematics knowledge and skills.
02.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
03.0 Demonstrate language arts knowledge and skills.
04.0 Solve problems using critical thinking skills, creativity and innovation.
05.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance.
06.0 Use information technology tools.
07.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
08.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.
09.0 Describe the importance of professional ethics and legal responsibilities.
10.0 Explain the importance of employability and entrepreneurship skills.
11.0 Demonstrate an understanding of property and liability insurance concepts, insurance contracts, and law and adjusting practices.
12.0 Demonstrate an understanding of casualty/liability insurance.
13.0 Demonstrate an understanding of fire and allied lines, including marine dwelling insurance.
14.0 Demonstrate an understanding of motor vehicle physical damage and mechanical breakdown insurance.
15.0 Demonstrate an understanding of health insurance.
16.0 Demonstrate an understanding of residual markets.
17.0 Demonstrate an understanding of selected Florida statutes and rules.

Florida Department of Education
Student Performance Standards

Program Title: **Insurance Claims Adjuster**
Career Certificate Program Number: **M810015**

Course Number: RMI0094 Occupational Completion Point: A Insurance Claims Adjuster – 40 Hours	
01.0	Demonstrate mathematics knowledge and skills. The students will be able to:
	01.01 Demonstrate knowledge of arithmetic operations.
	01.02 Analyze and apply data and measurements to solve problems and interpret documents.
	01.03 Construct charts/tables/graphs using functions and data.
02.0	Use oral and written communication skills in creating, expressing and interpreting information and ideas. The students will be able to:
	02.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace.
	02.02 Locate, organize and reference written information from various sources.
	02.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences.
	02.04 Interpret verbal and nonverbal cues/behaviors that enhance communication.
	02.05 Apply active listening skills to obtain and clarify information.
	02.06 Develop and interpret tables and charts to support written and oral communications.
	02.07 Exhibit public relations skills that aid in achieving customer satisfaction.
03.0	Demonstrate language arts knowledge and skills. The students will be able to:
	03.01 Locate, comprehend and evaluate key elements of oral and written information.
	03.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary.
	03.03 Present information formally and informally for specific purposes and audiences.
04.0	Solve problems using critical thinking skills, creativity and innovation. The students will be able to:

	04.01	Employ critical thinking skills independently and in teams to solve problems and make decisions.
	04.02	Employ critical thinking and interpersonal skills to resolve conflicts.
	04.03	Identify and document workplace performance goals and monitor progress toward those goals.
	04.04	Conduct technical research to gather information necessary for decision-making.
05.0	Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to	
	05.01	Describe personal and jobsite safety rules and regulations that maintain safe and healthy work environments.
	05.02	Explain emergency procedures to follow in response to workplace accidents.
	05.03	Create a disaster and/or emergency response plan.
06.0	Use information technology tools. The students will be able to:	
	06.01	Use personal information management (PIM) applications to increase workplace efficiency.
	06.02	Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications.
	06.03	Employ computer operations applications to access, create, manage, integrate, and store information.
	06.04	Employ collaborative/groupware applications to facilitate group work.
07.0	Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives. The students will be able to:	
	07.01	Employ leadership skills to accomplish organizational goals and objectives.
	07.02	Establish and maintain effective working relationships with others in order to accomplish objectives and tasks.
	07.03	Conduct and participate in meetings to accomplish work tasks.
	07.04	Employ mentoring skills to inspire and teach others.
08.0	Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment. The students will be able to:	
	08.01	Describe the nature and types of business organizations.
	08.02	Explain the effect of key organizational systems on performance and quality.
	08.03	List and describe quality control systems and/or practices common to the workplace.

	08.04	Explain the impact of the global economy on business organizations.
09.0	Describe the importance of professional ethics and legal responsibilities. The students will be able to:	
	09.01	Evaluate and justify decisions based on ethical reasoning.
	09.02	Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies.
	09.03	Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace.
	09.04	Interpret and explain written organizational policies and procedures.
10.0	Explain the importance of employability and entrepreneurship skills. The students will be able to:	
	10.01	Identify and demonstrate positive work behaviors needed to be employable.
	10.02	Develop personal career plan that includes goals, objectives, and strategies.
	10.03	Examine licensing, certification, and industry credentialing requirements.
	10.04	Maintain a career portfolio to document knowledge, skills, and experience.
	10.05	Evaluate and compare employment opportunities that match career goals.
	10.06	Identify and exhibit traits for retaining employment.
	10.07	Identify opportunities and research requirements for career advancement.
	10.08	Research the benefits of ongoing professional development.
	10.09	Examine and describe entrepreneurship opportunities as a career planning option.
11.0	Demonstrate an understanding of property and liability insurance concepts, insurance contracts, and law and adjusting practices. The student will be able to:	
	11.01	Describe insurance contracts in general.
	11.02	List and discuss insurance property and liability.
	11.03	List and apply adjusting practices.
12.0	Demonstrate an understanding of casualty/liability insurance. The student will be able to:	
	12.01	Explain automobile liability.

	12.02 Define uninsured motorists.
	12.03 Explain Florida automobile no-fault (PIP).
	12.04 Define Florida financial responsibility law.
	12.05 Interpret miscellaneous forms of automobile insurance including business auto policy.
	12.06 Discuss general liability.
	12.07 Define excess/umbrella liability.
	12.08 Explain professional liability and employment-related practices liability as commercial casualty insurance.
	12.09 Explain homeowners liability.
	12.10 Detail farm liability.
	12.11 Discuss boiler and machinery coverage.
	12.12 Explain crime and surety coverage.
	12.13 Explain Workers Compensation law and employers liability.
13.0	Demonstrate an understanding of fire and allied lines, including marine dwelling insurance. The student will be able to:
	13.01 List and explain dwelling policies.
	13.02 Define homeowners insurance.
	13.03 Identify commercial property policy.
	13.04 Explain the national flood insurance program.
	13.05 Describe business owners policy.
	13.06 Discuss inland marine insurance.
	13.07 Discuss ocean marine insurance.
	13.08 Describe aircraft policies and special aviation coverage.
14.0	Demonstrate an understanding of motor vehicle physical damage and mechanical breakdown insurance. The student will be able to:
	14.01 Explain part D and endorsements in personal auto policy.

	14.02	Discuss business auto policy.
	14.03	List and explain mechanical breakdown.
15.0	Demonstrate an understanding of health insurance. The student will be able to:	
	15.01	Explain general policy provisions and application.
	15.02	List and explain the types of policies.
	15.03	Compare and contrast health maintenance organizations and preferred provider organizations.
	15.04	Explain disability.
	15.05	Examine Medicare supplement.
16.0	Demonstrate an understanding of residual markets. The student will be able to:	
	16.01	Recognize the Florida Automobile Joint Underwriting Association (FAJUA).
	16.02	Recognize the Citizens Property Insurance Corporation (formerly Florida Windstorm Underwriting Association (FWUA)) Ref: 627.351, F.S.
	16.03	Recognize the Florida Workers Compensation Joint Underwriting Association (FWCJUA).
17.0	Demonstrate an understanding of selected Florida Statutes and Rules. The student will be able to:	
	17.01	Examine the adjuster licensing requirements.
	17.02	List and discuss the conduct of the adjuster.
	17.03	Examine the violations and the Code of Ethics.

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

Career and Technical Student Organization (CTSO)

Collegiate DECA and Phi Beta Lambda (PBL) are the co-curricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Cooperative Training – OJT

On-the-job training is appropriate but not required for this program. Whenever offered, the rules, guidelines, and requirements specified in the OJT framework apply.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their counselor and/or instructors. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

Note: postsecondary curriculum and regulated secondary programs cannot be modified.

Florida Department of Education
Curriculum Framework

Program Title: **Insurance Customer Service Representative**
Program Type: **Career Preparatory**
Career Cluster: **Finance**

Career Certificate Program	
Program Number	M810016
CIP Number	0252190807
Grade Level	30, 31
Program Length	40 hours
Teacher Certification	Refer to the **Program Structure** section.
CTSO	Collegiate DECA, PBL
SOC Codes (all applicable)	Please see the CIP to SOC Crosswalk located at the link below.
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml
Basic Skills Level	N/A

Purpose

This program offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance career cluster.

The program prepares students for the position of Insurance Customer Service Representative. This program is for all participants who deal with the ultimate consumer and must obtain a Florida insurance license as Customer Representative (4-40).

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Program Structure

This program is a planned sequence of instruction consisting of one occupational completion points.

This program is comprised of courses which have been assigned course numbers in the SCNS (Statewide Course Numbering System) in accordance with Section 1007.24 (1), F.S. Career and Technical credit shall be awarded to the student on a transcript in accordance with Section 1001.44(3)(b), F.S.

To teach the course listed below, instructors must hold at least one of the teacher certifications indicated for that course.

The following table illustrates the postsecondary program structure:

OCP	Course Number	Course Title	Teacher Certification	Length
A	RMI0093	(Insurance) Customer Service Representative	Approval by and Registration with the Florida Department of Financial Services	40 hours

Regulated Programs

Florida Statutes Chapter 626
626.2817, F.S., Regulation of course providers, instructors, school officials, and monitor groups involved in pre-licensure education for insurance agents and other licensees.--
(1) Any course provider, instructor, school official, or monitor group must be approved by and registered with the department (Florida Department of Financial Services, Office of Insurance Regulation, Division of Insurance Agents and Agency Services) before offering pre-licensure education courses for insurance agents and other licensees.

The specific curriculum used by the instructor must be pre-approved by the Florida Department of Financial Services, Division of Insurance Agent and Agency Services, Bureau of Licensing. Instructor qualifications must meet Section 4-211.160. The course **must** use the approved course outline specified in Section 4-211.170. Other rules apply pertaining to entities, school officials, schedule and attendance records, certification of students, attendance, exempted courses, examinations, fees, facilities, forms, penalties, etc. Obtain Packet 4-211 from the Department of Financial Services for complete details.

After successful completion, students' names are reported to the Department of Financial Services, Bureau of Licensing, making them eligible for licensure.

More information on the requirements for students to become a licensed customer representative can be found at: http://www.myfloridacfo.com/Division/Agents/Licensure/General/default.htm.

Common Career Technical Core – Career Ready Practices

Career Ready Practices describe the career-ready skills that educators should seek to develop in their students. These practices are not exclusive to a Career Pathway, program of study, discipline or level of education. Career Ready Practices should be taught and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity and expectation as a student advances through a program of study.

1. Act as a responsible and contributing citizen and employee.

2. Apply appropriate academic and technical skills.

3. Attend to personal health and financial well-being.

4. Communicate clearly, effectively and with reason.

5. Consider the environmental, social and economic impacts of decisions.

6. Demonstrate creativity and innovation.

7. Employ valid and reliable research strategies.

8. Utilize critical thinking to make sense of problems and persevere in solving them.

9. Model integrity, ethical leadership and effective management.

10. Plan education and career path aligned to personal goals.

11. Use technology to enhance productivity.

12. Work productively in teams while using cultural/global competence.

Standards

After successfully completing this program, the student will be able to perform the following:

01.0 Demonstrate an understanding of automobile insurance.
02.0 Demonstrate an understanding of general liability.
03.0 Demonstrate an understanding of property insurance.
04.0 Demonstrate an understanding of package policies.
05.0 Demonstrate an understanding of Workers Compensation.
06.0 Demonstrate an understanding of crime.
07.0 Demonstrate an understanding of surety bonds.
08.0 Demonstrate an understanding of marine insurance.
09.0 Demonstrate an understanding of health insurance.
10.0 Demonstrate an understanding of residual markets.
11.0 Demonstrate an understanding of agent licensing requirements.
12.0 Demonstrate an understanding of basic Florida insurance principles, concepts, and laws.

Florida Department of Education
Student Performance Standards

Program Title: Insurance Customer Service Representative
Career Certificate Program Number: M810016

Course Number: RMI0093 Occupational Completion Point: A (Insurance) Customer Service Representative – 40 Hours	
01.0	Demonstrate an understanding of automobile insurance. The student will be able to:
	01.01 Explain the concepts of a personal auto policy.
	01.02 Explain the concepts of a business auto policy.
	01.03 Explain garage insurance.
	01.04 Describe the Florida laws including financial responsibility.
	01.05 Describe the elements of automobile no-fault (PIP).
02.0	Demonstrate an understanding of general liability. The student will be able to:
	02.01 Describe the provisions provided by general liability insurance coverage.
	02.02 Describe the miscellaneous forms of general liability insurance~~.~~
	02.03 Explain the provisions of professional liability insurance coverage.
	02.04 Explain personal general liability insurance coverage.
	02.05 Explain farm liability.
03.0	Demonstrate an understanding of property insurance. The student will be able to:
	03.01 Explain personal insurance coverage.
	03.02 Detail the components of commercial property insurance.
	03.03 Explain the provisions flood coverage.
04.0	Demonstrate an understanding of package policies. The student will be able to:
	04.01 Explain the provisions of homeowners' coverage insurance.

	04.02 Describe commercial package policies.
05.0	Demonstrate an understanding of Worker’s Compensation. The student will be able to:
	05.01 Explain the Workers’ Insurance Compensation Plan benefits.
	05.02 Explain the provisions of Florida’s Workers’ Compensation laws.
	05.03 Describe the provisions of Workers’ Compensation and employers liability insurance.
	05.04 Describe the rating process.
06.0	Demonstrate an understanding of crime. The student will be able to:
	06.01 Explain the general provisions of crime insurance.
	06.02 Describe the Crime Plans Coverage forms (A – G).
07.0	Demonstrate an understanding of surety bonds. The student will be able to:
	07.01 Compare suretyship versus insurance.
	07.02 Explain the parties to a bond.
	07.03 Explain the bonding process.
	07.04 Discuss contract bonds.
	07.05 List the different types of fiduciary and court bonds.
	07.06 Compare license versus permit bonds.
	07.07 Discuss miscellaneous bonds.
08.0	Demonstrate an understanding of marine insurance. The student will be able to:
	08.01 Detail the components of inland marine personal insurance.
	08.02 Describe the more common types of commercial inland marine coverage.
09.0	Demonstrate an understanding of health insurance. The student will be able to:
	09.01 Describe the components and type of health insurance.
	09.02 Detail the components of disability income.

	09.03 Explain Medicare supplement insurance.
10.0	Demonstrate an understanding of residual markets. The student will be able to:
	10.01 Describe the functions of the Florida Joint Underwriting Association (FAJUA).
	10.02 Describe the Florida Workers Compensation Joint Underwriting Association (WCJUA).
	10.03 Describe the functions of the Florida Windstorm Joint Underwriting Association (FWUA).
	10.04 Describe the functions of the Florida Residential Property and Casualty Joint Underwriting Association (FRPCJUA).
11.0	Demonstrate an understanding of agent licensing requirements. The student will be able to:
	11.01 Describe agent responsibilities
	11.02 Explain how to submit a change of address.
	11.03 Explain the continuing education requirement.
	11.04 Explain the renewal process.
12.0	Demonstrate an understanding of basic Florida insurance principles, concepts, and laws. The student will be able to:
	12.01 Discuss ethical responsibilities.
	12.02 Explain the concept of agency and discuss office management.
	12.03 Explain customer relations in an agency operation.

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

Career and Technical Student Organization (CTSO)

Collegiate DECA and Phi Beta Lambda (PBL) are the co-curricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Cooperative Training – OJT

On-the-job training is appropriate but not required for this program. Whenever offered, the rules, guidelines, and requirements specified in the OJT framework apply.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their counselor and/or instructors. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

Note: postsecondary curriculum and regulated secondary programs cannot be modified.

Florida Department of Education
Curriculum Framework

Program Title: **Life Insurance Marketing**
Program Type: **Career Preparatory**
Career Cluster: **Finance**

Career Certificate Program	
Program Number	M810017
CIP Number	0252190809
Grade Level	30, 31
Program Length	60 hours
Teacher Certification	Refer to the **Program Structure** section.
CTSO	Collegiate DECA, PBL
SOC Codes (all applicable)	Please see the CIP to SOC Crosswalk located at the link below.
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml
Basic Skills Level	N/A

Purpose

This program offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance career cluster.

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Program Structure

This program is a planned sequence of instruction consisting of one occupational completion points.

This program is comprised of courses which have been assigned course numbers in the SCNS (Statewide Course Numbering System) in accordance with Section 1007.24 (1), F.S. Career and Technical credit shall be awarded to the student on a transcript in accordance with Section 1001.44(3)(b), F.S.

To teach the course listed below, instructors must hold at least one of the teacher certifications indicated for that course.

The following table illustrates the postsecondary program structure:

OCP	Course Number	Course Title	Teacher Certification	Length
A	RMI0071	Insurance Sales Agent - Health, Life, and Annuities	INSURANCE 7 G	60 hours

Regulated Programs

It prepares students for the position of Life, Health and Variable Annuities Agent (2-15). This program is for all participants who deal with the ultimate consumer and must obtain a Florida insurance license.

The specific curriculum used by the instructor must be pre-approved by the Florida Department of Financial Services, Division of Insurance Agent and Agency Services, Bureau of Licensing. Instructor qualifications must meet Section 4-211.160. The course **must** use the approved course outline specified in Section 4-211.170. Other rules apply pertaining to entities, school officials, schedule and attendance records, certification of students, attendance, exempted courses, examinations, fees, facilities, forms, penalties, etc. Obtain Packet 4-211 from the Department of Financial Services for complete details.

After successful completion, students' names are reported to the Department of Financial Services, Bureau of Licensing making them eligible to take the appropriate state exam.

More information on the requirements for students to become a licensed life, health and variable annuities agent can be found at: http://www.myfloridacfo.com/Division/Agents/Licensure/General/default.htm.

Common Career Technical Core – Career Ready Practices

Career Ready Practices describe the career-ready skills that educators should seek to develop in their students. These practices are not exclusive to a Career Pathway, program of study, discipline or level of education. Career Ready Practices should be taught and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity and expectation as a student advances through a program of study.

1. Act as a responsible and contributing citizen and employee.

2. Apply appropriate academic and technical skills.

3. Attend to personal health and financial well-being.

4. Communicate clearly, effectively and with reason.

5. Consider the environmental, social and economic impacts of decisions.

6. Demonstrate creativity and innovation.

7. Employ valid and reliable research strategies.

8. Utilize critical thinking to make sense of problems and persevere in solving them.

9. Model integrity, ethical leadership and effective management.

10. Plan education and career path aligned to personal goals.

11. Use technology to enhance productivity.

12. Work productively in teams while using cultural/global competence.

Standards

After successfully completing this program, the student will be able to perform the following:

01.0 Demonstrate mathematics knowledge and skills.
02.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
03.0 Demonstrate language arts knowledge and skills.
04.0 Solve problems using critical thinking skills, creativity and innovation.
05.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance.
06.0 Use information technology tools.
07.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
08.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.
09.0 Describe the importance of professional ethics and legal responsibilities.
10.0 Explain the importance of employability and entrepreneurship skills.
11.0 Demonstrate an understanding of the basic principles of life, health insurance and annuities.
12.0 Demonstrate an understanding of the legal concepts of the insurance contract.
13.0 Demonstrate an understanding of life insurance policies, provisions, options, and riders.
14.0 Demonstrate an understanding of life insurance premiums, proceeds and beneficiaries.
15.0 Demonstrate an understanding of life insurance underwriting and policy issue.
16.0 Demonstrate an understanding of group life insurance.
17.0 Demonstrate an understanding of annuities.
18.0 Demonstrate an understanding of Social Security.
19.0 Demonstrate an understanding of retirement plans.
20.0 Demonstrate an understanding of the uses of life insurance.
21.0 Demonstrate an understanding of health and accident insurance.
22.0 Demonstrate an understanding of health insurance providers.
23.0 Demonstrate an understanding of medical expense insurance.
24.0 Demonstrate an understanding of disability income insurance.
25.0 Demonstrate an understanding of accidental death and dismemberment.
26.0 Demonstrate an understanding of private insurance plans for seniors.
27.0 Demonstrate an understanding of health insurance policy provisions.
28.0 Demonstrate an understanding of health insurance underwriting.
29.0 Demonstrate an understanding of Florida laws and rules pertinent to life and health insurance.
30.0 Demonstrate an understanding of agent licensing.
31.0 Demonstrate an understanding of life, health and variable annuity definitions.

Florida Department of Education
Student Performance Standards

Program Title: **Life Insurance Marketing**
Career Certificate Program Number: **M810017**

Course Number: RMI0071 **Occupational Completion Point: A** **Insurance Sales Agent – Health, Life and Annuities – 60 Hours**		
01.0	Demonstrate mathematics knowledge and skills. The students will be able to:	
	01.01	Demonstrate knowledge of arithmetic operations.
	01.02	Analyze and apply data and measurements to solve problems and interpret documents.
	01.03	Construct charts/tables/graphs using functions and data.
02.0	Use oral and written communication skills in creating, expressing and interpreting information and ideas. The students will be able to:	
	02.01	Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace.
	02.02	Locate, organize and reference written information from various sources.
	02.03	Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences.
	02.04	Interpret verbal and nonverbal cues/behaviors that enhance communication.
	02.05	Apply active listening skills to obtain and clarify information.
	02.06	Develop and interpret tables and charts to support written and oral communications.
	02.07	Exhibit public relations skills that aid in achieving customer satisfaction.
03.0	Demonstrate language arts knowledge and skills. The students will be able to:	
	03.01	Locate, comprehend and evaluate key elements of oral and written information.
	03.02	Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary.
	03.03	Present information formally and informally for specific purposes and audiences
04.0	Solve problems using critical thinking skills, creativity and innovation. The students will be able to:	

	04.01	Employ critical thinking skills independently and in teams to solve problems and make decisions.
	04.02	Employ critical thinking and interpersonal skills to resolve conflicts.
	04.03	Identify and document workplace performance goals and monitor progress toward those goals.
	04.04	Conduct technical research to gather information necessary for decision-making
05.0	Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to	
	05.01	Describe personal and jobsite safety rules and regulations that maintain safe and healthy work environments.
	05.02	Explain emergency procedures to follow in response to workplace accidents.
	05.03	Create a disaster and/or emergency response plan.
06.0	Use information technology tools. The students will be able to:	
	06.01	Use personal information management (PIM) applications to increase workplace efficiency.
	06.02	Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications.
	06.03	Employ computer operations applications to access, create, manage, integrate, and store information.
	06.04	Employ collaborative/groupware applications to facilitate group work.
07.0	Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives. The students will be able to:	
	07.01	Employ leadership skills to accomplish organizational goals and objectives.
	07.02	Establish and maintain effective working relationships with others in order to accomplish objectives and tasks.
	07.03	Conduct and participate in meetings to accomplish work tasks.
	07.04	Employ mentoring skills to inspire and teach others.
08.0	Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment. The students will be able to:	
	08.01	Describe the nature and types of business organizations.
	08.02	Explain the effect of key organizational systems on performance and quality.
	08.03	List and describe quality control systems and/or practices common to the workplace.

	08.04	Explain the impact of the global economy on business organizations.
09.0	Describe the importance of professional ethics and legal responsibilities. The students will be able to:	
	09.01	Evaluate and justify decisions based on ethical reasoning.
	09.02	Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies.
	09.03	Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace.
	09.04	Interpret and explain written organizational policies and procedures.
10.0	Explain the importance of employability and entrepreneurship skills. The students will be able to:	
	10.01	Identify and demonstrate positive work behaviors needed to be employable.
	10.02	Develop personal career plan that includes goals, objectives, and strategies.
	10.03	Examine licensing, certification, and industry credentialing requirements.
	10.04	Maintain a career portfolio to document knowledge, skills, and experience.
	10.05	Evaluate and compare employment opportunities that match career goals.
	10.06	Identify and exhibit traits for retaining employment.
	10.07	Identify opportunities and research requirements for career advancement.
	10.08	Research the benefits of ongoing professional development.
	10.09	Examine and describe entrepreneurship opportunities as a career planning option.
11.0	Demonstrate an understanding of the basic principles of life, health insurance and annuities. The student will be able to:	
	11.01	Explain the role of insurance.
	11.02	List and explain the types of insurance, distribution systems, and industry oversight and regulation.
	11.03	Discuss risk pooling and law of large numbers as the nature of insurance.
	11.04	Discuss the concept of risk.
12.0	Demonstrate an understanding of the legal concepts of the insurance contract. The student will be able to:	
	12.01	Explain the elements of the contract.

	12.02 List and explain the special features of insurance contracts.
	12.03 Define agents and brokers.
	12.04 Explain other legal aspects in the insurance contract.
13.0	Demonstrate an understanding of life insurance policies, provisions, options, and riders. The student will be able to:
	13.01 List and explain the different types of policies.
	13.02 Define right of ownership.
	13.03 Detail standard policy provisions.
	13.04 Identify exclusions.
	13.05 Define non-forfeiture values.
	13.06 Define dividends.
	13.07 Explain policy riders.
14.0	Demonstrate an understanding of life insurance premiums, proceeds and beneficiaries. The student will be able to:
	14.01 List and explain the primary factors in premium calculations.
	14.02 Discuss settlement options and viatical settlements.
	14.03 Explain the tax treatment of proceeds paid at death and 1035 exchange.
	14.04 Discuss beneficiaries, qualifications, types of designations and special situations.
15.0	Demonstrate an understanding of life insurance underwriting and policy issue. The student will be able to:
	15.01 State the purpose of life insurance underwriting.
	15.02 List and explain the underwriting process.
	15.03 List and explain the field underwriting procedures.
	15.04 Explain policy issue and delivery.
16.0	Demonstrate an understanding of group life insurance. The student will be able to:
	16.01 List and discuss the principles of group life insurance.

	16.02 List the features of group insurance.
	16.03 List and discuss the eligible groups.
	16.04 Detail the group life characteristics including taxation of group life plans.
	16.05 List and discuss other forms of life insurance.
17.0	Demonstrate an understanding of annuities. The student will be able to:
	17.01 Explain the purpose and function of annuities.
	17.02 Explain the basics of annuities.
	17.03 List and explain the structure and design (e.g., funding method).
	17.04 Describe the income tax treatment of benefits.
	17.05 Describe the uses of annuities.
	17.06 List and discuss the suitability of annuity sales to senior consumers.
	17.07 List and discuss fixed annuities.
	17.08 List and discuss Variable Annuities.
18.0	Demonstrate an understanding of Social Security. The student will be able to:
	18.01 Explain the purpose of Social Security.
	18.02 Explain who is covered under Social Security.
	18.03 Discuss determining benefits.
	18.04 Describe the types of OASDHI benefits.
19.0	Demonstrate an understanding of retirement plans. The student will be able to:
	19.01 Distinguish between qualified versus nonqualified plans.
	19.02 List and explain qualified employer plans.
	19.03 Describe plans for small employers.
	19.04 Detail individual retirement plans.

	19.05 Explain 401K.
	19.06 Compare 403(b) and 457 plans.
20.0	Demonstrate an understanding of the uses of life insurance. The student will be able to:
	20.01 Explain Human Life Value Approach versus Needs Approach.
	20.02 Explain Individual Uses for Life Insurance.
	20.03 List and explain the Business Uses of Life Insurance.
21.0	Demonstrate an understanding of health and accident insurance. The student will be able to:
	21.01 Explain the basic forms of health and accident insurance.
	21.02 Explain the reason to purchase health insurance.
	21.03 List and discuss the characteristics of health and accident insurance.
	21.04 Explain the individual and business needs of health insurance.
	21.05 List and explain group health insurance.
22.0	Demonstrate an understanding of health insurance providers. The student will be able to:
	22.01 Discuss commercial insurance companies.
	22.02 Explain and compare service providers.
	22.03 List and discuss the government health insurance programs.
	22.04 List and explain alternative methods.
23.0	Demonstrate an understanding of medical expense insurance. The student will be able to:
	23.01 Discuss the purpose of medical expense insurance.
	23.02 Explain the basic medical expense policy.
	23.03 Define deductibles and coinsurance.
	23.04 List and explain other types of medical expense coverage.
24.0	Demonstrate an understanding of disability income insurance. The student will be able to:

	24.01	Discuss the purpose of disability income insurance.
	24.02	Explain the benefits of disability income insurance.
	24.03	Explain policy provisions.
	24.04	Explain policy riders.
25.0	Demonstrate an understanding of accidental death and dismemberment. The student will be able to:	
	25.01	Discuss the benefits of accidental death and dismemberment.
	25.02	List and explain other forms of accidental death and dismemberment.
26.0	Demonstrate an understanding of private insurance plans for seniors. The student will be able to:	
	26.01	Explain Medicare supplement policies.
	26.02	Explain long-term care insurance.
27.0	Demonstrate an understanding of health insurance policy provisions. The student will be able to:	
	27.01	Differentiate between mandatory and optional provisions from the NAIC model health insurance policy.
	27.02	List and explain the common exclusions or restrictions of health insurance policy.
	27.03	List and discuss the renewability provisions.
28.0	Demonstrate an understanding of health insurance underwriting. The student will be able to:	
	28.01	Recognize the major risk factors of health insurance underwriting.
	28.02	Explain the premium factors.
	28.03	Discuss the tax treatment of premiums and benefits.
	28.04	Explain managed care.
29.0	Demonstrate an understanding of Florida laws and rules pertinent to life and health insurance. The student will be able to:	
	29.01	Explain the responsibilities of the Office of Insurance Regulation.
	29.02	Define insurers and unauthorized entities.
	29.03	List and discuss marketing practices.

	29.04 Discuss agent ethic, Chapter 69B-215, Code of Ethics-Life Underwriters.
	29.05 Explain the policy clauses and provisions.
	29.06 Discuss group life insurance: Certificate, COBRA, and Eligibility.
	29.07 Compare par and nonpar policies.
	29.08 Discuss retirement plans.
	29.09 Describe the flexible life products.
	29.10 List and discuss Medicare, Medicaid, and maternity benefits.
	29.11 List and compare the various types of health plans.
	29.12 Explain the Florida Employee Health Care Access Act.
30.0	Demonstrate an understanding of agent licensing. The student will be able to:
	30.01 Examine licensing requirements.
	30.02 List and explain the ways to maintain a license.
	30.03 Examine the reasons for suspension, termination, revocation of license, and other penalties.
	30.04 Examine unfair trade practices.
31.0	Demonstrate an understanding of life, health and variable annuity definitions. The student will be able to:
	31.01 Explain insurance transactions.
	31.02 Define domestic, foreign and alien companies.
	31.03 Define and discuss authorized, unauthorized, and eligible companies.
	31.04 Define and explain stock and mutual companies.
	31.05 Identify the Certificate of Authority.
	31.06 Identify the Florida Life and Health Guaranty Association.

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

Career and Technical Student Organization (CTSO)

Collegiate DECA and Phi Beta Lambda (PBL) are the co-curricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Cooperative Training – OJT

On-the-job training is appropriate but not required for this program. Whenever offered, the rules, guidelines, and requirements specified in the OJT framework apply.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their counselor and/or instructors. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

Note: postsecondary curriculum and regulated secondary programs cannot be modified.

Florida Department of Education
Curriculum Framework

Program Title: **Personal Lines Insurance Agent (20-44)**
Program Type: **Career Preparatory**
Career Cluster: **Finance**

Career Certificate Program	
Program Number	M810021
CIP Number	0252190810
Grade Level	30, 31
Program Length	60 hours
Teacher Certification	Refer to the **Program Structure** section.
CTSO	Collegiate DECA, PBL
SOC Codes (all applicable)	Please see the CIP to SOC Crosswalk located at the link below.
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml
Basic Skills Level	N/A

Purpose

This program offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance career cluster.

Additional Information relevant to this Career and Technical Education (CTE) program is provided at the end of this document.

Program Structure

This program is a planned sequence of instruction consisting of one occupational completion points.

This program is comprised of courses which have been assigned course numbers in the SCNS (Statewide Course Numbering System) in accordance with Section 1007.24 (1), F.S. Career and Technical credit shall be awarded to the student on a transcript in accordance with Section 1001.44(3)(b), F.S.

To teach the course listed below, instructors must hold at least one of the teacher certifications indicated for that course.

The following table illustrates the postsecondary program structure:

OCP	Course Number	Course Title	Teacher Certification	Length
A	RMI0603	Personal Lines Agent (20-44)	INSURANCE 7 G	60 hours

Regulated Programs

The purpose of this program is to prepare students for the position of (Insurance) Personal Lines Agent. This program is for all participants who deal with the ultimate consumer and must obtain a Florida insurance license.

The specific curriculum used by the instructor must be pre-approved by the Florida Department of Financial Services, Division of Insurance Agent and Agency Services, Bureau of Licensing. Instructor qualifications must meet 69B-211.160, F.A.C. The course **must** use the approved course outline. Other rules apply pertaining to entities, school officials, schedule and attendance records, certification of students, attendance, exempted courses, examinations, fees, facilities, forms, penalties, etc. Obtain Packet 60B-211 from the Department of Financial Services for complete details.

After successful completion, students' names are reported to the Department of Financial Services, Bureau of Licensing making them eligible to take the appropriate state exam.

More information on the requirements for students to become a licensed personal lines agent can be found at: http://www.myfloridacfo.com/Division/Agents/Licensure/General/default.htm.

Common Career Technical Core – Career Ready Practices

Career Ready Practices describe the career-ready skills that educators should seek to develop in their students. These practices are not exclusive to a Career Pathway, program of study, discipline or level of education. Career Ready Practices should be taught and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity and expectation as a student advances through a program of study.

1. Act as a responsible and contributing citizen and employee.

2. Apply appropriate academic and technical skills.

3. Attend to personal health and financial well-being.

4. Communicate clearly, effectively and with reason.

5. Consider the environmental, social and economic impacts of decisions.

6. Demonstrate creativity and innovation.

7. Employ valid and reliable research strategies.

8. Utilize critical thinking to make sense of problems and persevere in solving them.

9. Model integrity, ethical leadership and effective management.

10. Plan education and career path aligned to personal goals.

11. Use technology to enhance productivity.

12. Work productively in teams while using cultural/global competence.

Standards

After successfully completing this program, the student will be able to perform the following:

01.0 Demonstrate mathematics knowledge and skills.
02.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
03.0 Demonstrate language arts knowledge and skills.
04.0 Solve problems using critical thinking skills, creativity and innovation.
05.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance.
06.0 Use information technology tools.
07.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
08.0 Demonstrate personal money-management concepts, procedures, and strategies.
09.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.
10.0 Describe the importance of professional ethics and legal responsibilities.
11.0 Explain the importance of employability and entrepreneurship skills.
12.0 Demonstrate an understanding of property and liability insurance concepts.
13.0 Demonstrate an understanding of automobile insurance.
14.0 Demonstrate an understanding of property insurance.
15.0 Demonstrate an understanding of homeowners insurance.
16.0 Demonstrate an understanding of personal inland marine insurance.
17.0 Demonstrate an understanding of the Department of Financial Services.
18.0 Demonstrate an understanding of miscellaneous Florida Automobile Laws.
19.0 Demonstrate an understanding of agent licensing.
20.0 Demonstrate an understanding of unfair trade practices.
21.0 Explain insurance definitions.
22.0 Demonstrate an understanding of residual markets.

Florida Department of Education
Student Performance Standards

Program Title: **Personal Lines Insurance Agent (20-44)**
Career Certificate Program Number: **M810021**

Course Number: RMI0603 Occupational Completion Point: A Personal Lines Agent (20-44) – 60 Hours	
01.0	Demonstrate mathematics knowledge and skills. The students will be able to:
	01.01 Demonstrate knowledge of arithmetic operations.
	01.02 Analyze and apply data and measurements to solve problems and interpret documents.
	01.03 Construct charts/tables/graphs using functions and data.
02.0	Use oral and written communication skills in creating, expressing and interpreting information and ideas. The students will be able to:
	02.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace.
	02.02 Locate, organize and reference written information from various sources.
	02.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences.
	02.04 Interpret verbal and nonverbal cues/behaviors that enhance communication.
	02.05 Apply active listening skills to obtain and clarify information.
	02.06 Develop and interpret tables and charts to support written and oral communications.
	02.07 Exhibit public relations skills that aid in achieving customer satisfaction.
03.0	Demonstrate language arts knowledge and skills. The students will be able to:
	03.01 Locate, comprehend and evaluate key elements of oral and written information.
	03.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary.
	03.03 Present information formally and informally for specific purposes and audiences.
04.0	Solve problems using critical thinking skills, creativity and innovation. The students will be able to:

	04.01	Employ critical thinking skills independently and in teams to solve problems and make decisions.
	04.02	Employ critical thinking and interpersonal skills to resolve conflicts.
	04.03	Identify and document workplace performance goals and monitor progress toward those goals.
	04.04	Conduct technical research to gather information necessary for decision-making.
05.0	Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance. The students will be able to:	
	05.01	Describe personal and jobsite safety rules and regulations that maintain safe and healthy work environments.
	05.02	Explain emergency procedures to follow in response to workplace accidents.
	05.03	Create a disaster and/or emergency response plan.
06.0	Use information technology tools. The students will be able to:	
	06.01	Use personal information management (PIM) applications to increase workplace efficiency.
	06.02	Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications.
	06.03	Employ computer operations applications to access, create, manage, integrate, and store information.
	06.04	Employ collaborative/groupware applications to facilitate group work.
07.0	Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives. The students will be able to:	
	07.01	Employ leadership skills to accomplish organizational goals and objectives.
	07.02	Establish and maintain effective working relationships with others in order to accomplish objectives and tasks.
	07.03	Conduct and participate in meetings to accomplish work tasks.
	07.04	Employ mentoring skills to inspire and teach others.
08.0	Demonstrate personal money-management concepts, procedures, and strategies. The students will be able to:	
	08.01	Identify and describe the services and legal responsibilities of financial institutions.
	08.02	Describe the effect of money management on personal and career goals.
	08.03	Develop a personal budget and financial goals.

	08.04	Complete financial instruments for making deposits and withdrawals.
	08.05	Maintain financial records.
	08.06	Read and reconcile financial statements.
	08.07	Research, compare and contrast investment opportunities.
09.0	Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment. The students will be able to:	
	09.01	Describe the nature and types of business organizations.
	09.02	Explain the effect of key organizational systems on performance and quality.
	09.03	List and describe quality control systems and/or practices common to the workplace.
	09.04	Explain the impact of the global economy on business organizations.
10.0	Describe the importance of professional ethics and legal responsibilities. The students will be able to:	
	10.01	Evaluate and justify decisions based on ethical reasoning.
	10.02	Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies.
	10.03	Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace.
	10.04	Interpret and explain written organizational policies and procedures
11.0	Explain the importance of employability and entrepreneurship skills. The students will be able to:	
	11.01	Identify and demonstrate positive work behaviors needed to be employable.
	11.02	Develop personal career plan that includes goals, objectives, and strategies.
	11.03	Examine licensing, certification, and industry credentialing requirements.
	11.04	Maintain a career portfolio to document knowledge, skills, and experience.
	11.05	Evaluate and compare employment opportunities that match career goals.
	11.06	Identify and exhibit traits for retaining employment.
	11.07	Identify opportunities and research requirements for career advancement.

	11.08 Research the benefits of ongoing professional development.
	11.09 Examine and describe entrepreneurship opportunities as a career planning option.
12.0	Demonstrate an understanding of property and liability insurance concepts. The student will be able to:
	12.01 Explain risk concepts.
	12.02 Explain what constitutes an insurance policy and describe binders.
	12.03 Explain insurance contract characteristics.
	12.04 Explain property insurance concepts.
	12.05 Detail liability insurance concepts.
	12.06 Compare and contrast insurance policy conditions.
	12.07 Describe bases for insurer avoidance of performance.
13.0	Demonstrate an understanding of automobile insurance. The student will be able to:
	13.01 Explain PAP declarations.
	13.02 Explain PAP definitions.
	13.03 Compare and contrast PAP parts A, B, C, D.
	13.04 Compare and contrast PAP parts E and F - other provisions.
	13.05 Explain ratings.
14.0	Demonstrate an understanding of property insurance. The student will be able to:
	14.01 Explain the dwelling program.
	14.02 Detail farm coverage.
	14.03 Detail flood coverage.
15.0	Demonstrate an understanding of homeowners insurance. The student will be able to:
	15.01 Explain the eligibility requirements.
	15.02 Describe forms available.

	15.03	Explain Section I - Property Coverage.
	15.04	Explain Section II - Liability Coverage.
	15.05	Describe the general conditions.
	15.06	Compare and contrast endorsements.
16.0	Demonstrate an understanding of personal inland marine insurance. The student will be able to:	
	16.01	Explain inland marine insurance.
17.0	Demonstrate an understanding of the Department of Financial Services. The student will be able to:	
	17.01	Detail the general duties and powers.
	17.02	Explain examination of books and records.
18.0	Demonstrate an understanding of miscellaneous Florida Automobile Laws. The student will be able to:	
	18.01	Explain financial responsibility.
	18.02	Compare and contrast uninsured/underinsured motorists.
	18.03	Describe cancellation/non-renewal.
	18.04	Explain glass deductible.
	18.05	Describe Florida Automobile No-Fault (PIP).
19.0	Demonstrate an understanding of agent licensing. The student will be able to:	
	19.01	Detail persons required to be licensed.
	19.02	Distinguish appointments.
	19.03	List and discuss the steps to maintaining a license.
	19.04	List and detail suspension, termination, revocation of license and other penalties.
	19.05	Explain hearings.
	19.06	Define ethics.
	19.07	Define unauthorized entities.

	19.08	Detail premium discounts/mitigation options.
20.0	Demonstrate an understanding of unfair trade practices. The student will be able to:	
	20.01	Define sliding.
	20.02	Define coercion.
	20.03	Define misrepresentation.
	20.04	Define defamation.
	20.05	Define unfair discrimination.
	20.06	Describe an unfair claims settlement.
	20.07	Define fraud.
	20.08	Define controlled business.
21.0	Explain insurance definitions. The student will be able to:	
	21.01	Detail an insurance transaction.
	21.02	Differentiate between domestic, foreign and alien companies.
	21.03	Compare and contrast authorized, unauthorized and eligible companies.
	21.04	Compare and contrast stock and mutual companies.
	21.05	Explain certificate of authority.
22.0	Demonstrate an understanding of residual markets. The student will be able to:	
	22.01	Explain Florida Automobile Joint Underwriting Association (FAJUA).
	22.02	Describe Citizens Property Insurance Corporation.

Additional Information

Laboratory Activities

Laboratory investigations that include scientific inquiry, research, measurement, problem solving, emerging technologies, tools and equipment, as well as, experimental, quality, and safety procedures are an integral part of this career and technical program/course. Laboratory investigations benefit all students by developing an understanding of the complexity and ambiguity of empirical work, as well as the skills required to manage, operate, calibrate and troubleshoot equipment/tools used to make observations. Students understand measurement error; and have the skills to aggregate, interpret, and present the resulting data. Equipment and supplies should be provided to enhance hands-on experiences for students.

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