



# **STMA Business Standards**

## **2012**

Based on National Business Standards 2007

St. Michael-Albertville Business Standards

I. ACCOUNTING		
Achievement Standard	Benchmark (Performance Expectations)	Placement
<b>ACCOUNTING PROFESSION</b>		
<b>Standard 1: Understand the role that accountants play in business and society</b>	A. Describe the current and historical regulatory environment of the accounting profession (identify the major-policy setting bodies in the accounting profession and explain their role)	Accounting 1
	B. Describe how current events impact the accounting profession	Accounting 1
	C. Explain the need for a code of ethics in accounting and the ethical responsibilities required of accountants	Accounting 1
	D. Explain how accounting information is used to allocate resources in the business and personal decision-making process	Accounting 1
<b>Standard 2: Describe the career opportunities in the accounting profession</b>	A. Identify student and professional accounting organizations and associations	Accounting 1
	B. Identify professional designations and certifications in the accounting profession	Accounting 1
	C. Describe the educational requirements for various careers, professional designations, and certifications in the accounting profession	Accounting 1
	D. Describe the skills and competencies needed to be successful in the accounting profession	Accounting 1
	E. Describe the areas of specialization within the accounting profession and careers that require a knowledge of accounting	Accounting 1
<b>Standard 3: Demonstrate the skills and competencies required to be successful in the accounting profession and /or in an accounting related career</b>	A. Perform research and communicate in writing the results of the research	Accounting 1
	B. Demonstrate ethical decision-making skills and conduct in a business scenario	Accounting 1
	<b>C. Apply analytical and critical decision-making skills</b>	<b>Accounting 1</b>
	D. Identify and use information technology productively	Accounting 1

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	E. Exhibit leadership skills	Accounting 1
<b>FINANCIAL REPORTS</b>		
<b>Standard 4: Develop an understanding and working knowledge of an annual report and financial statements</b>	A. Explain the role of accounting and regulatory organizations in relation to financial reports	Accounting 1
	<b>B. Describe the information provided in each financial statement and how the statements articulate with each other</b>	<b>Accounting 1</b>
	<b>C. Describe the relationship between assets, liabilities, and equity on the balance sheet</b>	<b>Accounting 1</b>
	D. Identify and explain the classifications within assets, liabilities, and equity	Accounting 1
	E. Identify the different formats of an income statement	Accounting 1
	F. Identify the classifications in an income statement and explain their relationship to each other (revenue, expense, gains, losses)	Accounting 1
	G. Describe changes in the ownership structure using the statement of equity	Accounting 1 Accounting 2
	H. Explain how and why the conceptual framework of accounting and generally accepted accounting principles provide guidance and structure for preparing financial statements	Accounting 1
	I. Describe the different forms of business ownership and the advantages and disadvantages of each form	Accounting 1
	J. Explain how the different forms of business ownership are reported in the financial statements	Accounting 1
	K. Identify and explain the business activities reported in a statement of cash flows (operating, investing, financing)	Accounting 1 Accounting 2
<b>FINANCIAL ANALYSIS</b>		
<b>Standard 5: Assess the financial condition and operating results of a company and analyze and interpret financial</b>	A. Discuss the information that can be obtained from analyzing financial statements	Accounting 1

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statements and information to make informed business decisions.		
	B. Assess liquidity and solvency by calculating financial ratios	B Accounting 1
	C. Apply information technology to conduct financial analysis	C Accounting 1
<b>ACCOUNTING PRINCIPLES</b>		
<b>Standard 6: Identify and describe generally accepted accounting principles (GAAP), explain how the application of GAAP impacts the recording of financial transactions, and the preparation of financial statements</b>	<b>Conceptual framework for financial reporting</b> A. Describe and explain the conceptual framework of accounting and generally accepted accounting principles and assumptions <b>B. Define assets, liabilities, equity, revenue, expenses, gains and losses</b>	A Accounting 1 B <b>Accounting 1</b>
	<b>Assets</b> A. Explain the accounting methods used to determine the value of accounts receivable to be reported on the balance sheet and describe the effect on the income statement B. Explain the difference between the periodic and perpetual inventory methods	A Accounting 1  B Accounting 1, Accounting 3
	<b>Liabilities</b> A. Record transactions for accounts payable and other short-term debt	A Accounting 1
	<b>Equity</b> A. Record equity-related transactions	A Accounting 1
	<b>Revenue</b> A. Describe the criteria used to determine revenue recognition B. Record revenue-related transactions	A Accounting 1 B Accounting 1
	<b>Expense</b> A. Describe the criteria used to determine expense recognition B. Record expense-related transactions	A Accounting 1

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		B Accounting 1
	<p><b>Gains and Losses</b></p> <p>A. Distinguish between revenue and gains</p> <p>B. Distinguish between expenses and losses</p> <p>C. Record transactions resulting in gains and losses</p>	<p>A Accounting 1</p> <p>B Accounting 1</p> <p>C Accounting 1</p>
<b>ACCOUNTING PROCESS</b>		
<p><b>Standard 7: Complete the steps in the accounting cycle in order to prepare the financial statements</b></p>	<p>A. Describe the purpose of the accounting system</p> <p><b>B. Describe the purpose of journals and ledgers and their relationship</b></p> <p>C. Describe the impact of technology on the accounting process</p> <p><b>D. Analyze and describe how business transactions impact the accounting equation</b></p> <p>E. Apply the double-entry system of accounting to record business transactions and prepare a trial balance</p> <p>F. Explain the need for adjusting entries and record adjusting entries</p> <p>G. Explain the purposes of the closing process and record closing entries</p> <p>H. Prepare the financial statements for the different types of business operations and ownership structures</p> <p>I. Describe the relationship between the closing process, the financial statements, and the post-closing trial balance</p>	<p>A Accounting 1</p> <p><b>B Accounting 1</b></p> <p>C Accounting 1</p> <p><b>D Accounting 1</b></p> <p>E Accounting 1</p> <p>F Accounting 1</p> <p>G Accounting 1</p> <p>H Accounting 1</p> <p>I Accounting 1</p>
<b>INTERPRETATION AND USE OF DATA</b>		
<p><b>Standard 8: Use planning and control principles to evaluate the performance of an organization and apply differential analysis and present-value concepts to make decisions.</b></p>	<p><b>Decision Making</b></p> <p>A. Describe how accounting information facilitates management decision-making</p>	<p>A Accounting 1</p>

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<b>COMPLIANCE</b>		
<p><b>Standard 9: Develop a working knowledge of individual income tax procedures and requirements to comply with tax laws and regulations</b></p>	<p><b>Personal Finance</b>                      A. Describe the composition of taxable income and calculate income taxes</p>	<p>A Accounting 1                      Accounting 2</p>
<b>II. BUSINESS LAW</b>		
<b>BASICS OF LAW</b>		
<p><b>Standard 10: Analyze the relationship between ethics and the law and describe sources of the law, the structure of the court system, different classifications of procedural law, and different classifications of substantive law.</b></p>	<p><b>Ethics and the Law</b>                      A. <b>Identify consequences of unethical content</b>                      B. Identify consequences of illegal conduct                      C. Describe how to develop an ethical and legal lifestyle                      D. List the [most common] sources of the law                      E. Demonstrate the need for social responsibility                      F. Compare and contrast various ethical theories                      G. Distinguish unethical form illegal behavior</p>	<p><b>A. Personal Business Law</b>                      B. Personal Business Law                      C. Personal Business Law                      D. Personal Business Law                      E. Personal Business Law                      F. Personal Business Law                      G. Personal Business Law</p>
	<p><b>Sources of the Law</b>                      A. Identify the basic freedoms guaranteed by the Bill of Rights                      B. Explain how courts make law [and explain the role of precedent in the legal system]</p>	<p>A. Personal Business Law                      B. Personal Business Law</p>
	<p><b>Structure of the Courts</b>                      A. Compare the role of juvenile court with the role of other courts within a state, territory, or province</p>	<p>A. Personal Business Law</p>
	<p><b>Classification of Procedural law</b>                      A. Define litigation</p>	<p>A. Personal Business Law</p>

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	<p>B. Define alternate dispute resolution (ADR)                  C. Define administrative hearing                  D. Explain the advantages and disadvantages of arbitration, mediation, and conciliation                  E. Compare and contrast the steps in a civil law suit with the steps in a criminal prosecution  <b>F. List and explain the steps in criminal and civil trails</b>                  G. Define the statute of limitations</p>	<p>B. Personal Business Law                  C. Personal Business Law                  D. Personal Business Law                  E. Personal Business Law                  F. Personal Business Law                  G. Personal Business Law</p>
	<p><b>Classification of Substantive Law</b>                  A. Define different types of business crime                  B. Explain the concept of “white collar crime” and provide examples                  C. Determine several defenses to criminal acts                  D. Distinguish between a tort and a crime                  E. Differentiate between and give examples of negligence and intentional torts                  F. Explain the concepts of the reasonable person test and proximate cause                  G. Explain the concept of strict liability and describe circumstances under which it is imposed                  H. Describe the penalties available in criminal law and the remedies available in tort law</p>	<p>A. Personal Business Law                  B. Personal Business Law                  C. Personal Business Law                  D. Personal Business Law                  E. Personal Business Law                  F. Personal Business Law                  G. Personal Business Law                  H. Personal Business Law</p>
<p><b>CONTRACT LAW, LAW OF SALES, AND CONSUMER LAW</b></p>		
<p><b>Standard 11: Analyze the relationships between</b></p>	<p><b>Contract Law</b>  <b>A. Differentiate between classes of contracts</b></p>	<p><b>A. Personal Business Law</b></p>

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<p><b>contract law, law of sales, and consumer law.</b></p>	<p>B. Explain how offer and acceptance can create contractual rights and duties                  C. Define counteroffer and describe the effects of counteroffer in various contractual situations                  D. Determine whether or not an agreement is enough to be enforced as a contract                  E. Define and distinguish between different types of consideration and list the exceptions to the requirements of consideration                  F. Explain a minor’s right to avoid a contract                  G. Identify categories of people who lack contractual capacity                  H. Describe the various rules applied to the interpretation of contracts                  I. Explain the various rules applied to contracts involving third parties                  J. List the ways a contract can be discharged                  K. Describe breach of contract and the remedies available when a contract is breached</p>	<p>B. Personal Business Law  <b>C.</b> Personal Business Law  <b>D.</b> Personal Business Law  <b>E.</b> Personal Business Law  <b>F.</b> Personal Business Law  <b>G.</b> Personal Business Law                  H. Personal Business Law                  I. Personal Business Law                  J. Personal Business Law                  K. Personal Business Law</p>
	<p><b>Law of Sales</b>                  A. Explain when to apply the law of sales and leases of goods under the Uniform Commercial Code (UCCLE)                  B. Give examples of special rules that apply to sales contracts that do not apply to other contracts                  C. Clarify when sales contracts must be in writing and state the expectations.                  D. Judge whether a particular writing meets the requirements of the UCC for the sale of goods</p>	<p>A. Personal Business Law                  B. Personal Business Law  <b>C.</b> Personal Business Law  <b>D.</b> Personal Business Law</p>
	<p><b>Consumer Law</b>                  A. Discuss consumer protection legislation                  B. Define the terms “unfair business practice” and “false and misleading advertising”                  C. Explain the purpose of the Consumer Product Safety Act</p>	<p>A. Personal Business Law                  B. Personal Business Law  <b>C.</b> Personal Business Law</p>



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<b>AGENCY AND EMPLOYMENT</b>		
<b>Standard 12: Analyze the role and importance of agency laws and employment law as they relate to the conduct of business in the national and international marketplaces.</b>	<b>Employment Law</b> A. Determine what questions can and cannot be asked during an employment interview B. Describe the employer’s responsibilities to verify and employee’s status in the U.S. C. Demonstrate an understanding on which employees or applicants may be asked to take tests D. Describe the collective-bargaining process	A. Personal Business Law B. Personal Business Law <b>C. Personal Business Law</b> D. Personal Business Law
<b>BUSINESS ORGANIZATIONS</b>		
<b>Standard 13: Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited liability companies, operating within the socioeconomic arena of the national and international marketplace.</b>	<b>Sole Proprietorships and Partnerships</b> <b>A. Explain the legal procedures for forming and running a sole partnership</b> B. Distinguish between a limited partnership and a general partnership C. Explain the rights and duties of limited partners ad general partners in a limited partnership	<b>A. Personal Business Law</b> B. Personal Business Law <b>C. Personal Business Law</b>
	<b>Corporations</b> A. Explain the effects of the Sarbanes-Oxley Act on corporate director liability	A. Personal Business Law
	<b>Limited Liability Companies</b> A. Define a limited liability company	A. Personal Business Law
<b>PROPERTY LAW</b>		
<b>Standard 14: Explain the legal rules that apply to personal property, real property, and intellectual</b>	<b>Real Property</b> A. Describe the kinds of rental relationships that landlords and tenants may create	A. Personal Business Law

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<b>property</b>		
	<b>Intellectual property</b> A. List and define the different types of intellectual property B. List the sources of law that provide protection for intellectual property	A. Personal Business Law B. Personal Business Law
<b>NEGOTIABLE INSTRUMENTS, INSURANCE, SECURED TRANSACTIONS, BANKRUPTCY</b>		
<b>Standard 15: Analyze the functions of negotiable instruments, insurance, secured transaction, and bankruptcy</b>	<b>Insurance</b> A. Define insurance and differentiate between requirements for an insurable interest for property insurance and those needed for life insurance B. Compare and contrast the different types of life insurance C. Compare and contrast the different types of personal liability and property insurance D. Explain some of the differences in health insurance coverages	A. Personal Business Law B. Personal Business Law <b>C.</b> Personal Business Law
	<b>Bankruptcy</b> A. Describe Chapter 7 Bankruptcy, and state the eligibility requirements to file for this under the 2005 Bankruptcy Code	A. Personal Business Law
<b>COMPUTER LAW</b>		
<b>Standard 16: Explain how advances in computer technology impact areas such as intellectual property, contract law, criminal law, tort law, and international law.</b>	<b>Basics of Computer law</b> A. Define key terms involved in computer law B. Identify the areas of the law affected by the use of computers	A. Personal Business Law B. Personal Business Law
<b>ENVIRONMENTAL LAW AND ENERGY REGULATION</b>		
<b>Standards 17: Explain the legal rules that apply to marriage, divorce, and child custody.</b>	<b>Marriage</b> A. Identify the issues and concerns that might be included in a prenuptial agreement B. Distinguish between common law and ceremonial marriages C. identify the types of marriages that are prohibited by law D. Define "domestic partnership" and explain how it is created under	A. Personal Business Law B. Personal Business Law <b>C.</b> Personal Business Law

	various state laws	<b>D. Personal Business Law</b>
<b>III. CAREER DEVELOPMENT</b>		
<b>SELF-AWARENESS</b>		
<b>Standard 18: Assess personal skills, abilities, and aptitudes and personal strengths and weaknesses as they relate to career exploration and development.</b>	<b>Personal Skills, Abilities, and Aptitudes</b> <b>A. Assess and analyze personal talents, values, and interests as they may relate to a future career, based on the completion of standardized career interest and personality indicator assessments</b> B. Evaluate and reconcile peer feedback C. Compare personal skills and aptitudes with various career options D. Correlate personal characteristics with the requirements of specific jobs within career clusters E. Determine attitudes needed for career success F. Identify transferrable competencies and job-specific skills related to career and job options	<b>A. Career Investigations</b> B. Career Investigations C. Career Investigations D. Career Investigations E. Career Investigations F. Career Investigations
	<b>Personal strengths and Weaknesses</b> A. Enhance identified strengths related to selected career options. B. Monitor progress and restructure the plan as needed to manage identified weaknesses	A. Career Investigations B. Career Investigations
<b>CAREER RESEARCH</b>		
<b>Standard 19: Utilize career resources to develop a career information database that includes international career opportunities</b>	<b>Career Resources and Related Information</b> <b>A. Evaluate several occupational interests based on various criteria</b> B. Use available resources for projecting career opportunities and trends	<b>A. Career Investigations</b> B. Career Investigations
	<b>International Career Opportunities</b> A. Relate career interests to opportunities in the global economy	A. Career Investigations
<b>WORKPLACE EXPECTATIONS</b>		
<b>Standard 20: Relate the importance of workplace</b>	<b>Work Ethic</b> A. Demonstrate responsible behavior related to employability (e.g.,	A MS

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<p><b>expectations to career development</b></p>	<p>respect for personal property, completion of homework assignments, and communication skills                      B. Model a positive attitude toward work                      C. Discuss the importance of a job well done to an individual and to a business                      D. Illustrate how personal qualities transfer from school to the workplace                      E. State ways in which the honesty and integrity of coworkers affect work performance</p>	<p>B MS                      C MS                      D Career Investigations                      E Career Investigations</p>
	<p><b>Workplace Relationships</b>                      A. Describe how the workplace environment influences behavior                      B. Demonstrate appropriate interpersonal skills for working with and for others                      C. Demonstrate appropriate employer and employee interactions in workplace situations                      D. Demonstrate appropriate employee and customer interactions in workplace situations                      E. Identify techniques for maintaining healthy self-esteem and for maintaining and projecting a positive attitude                      F. Explain the importance of maintaining professionalism in the work relationships</p>	<p>A. Career Investigations                      B. Career Investigations                      C. Career Investigations                      D. Career Investigations                      E. Career Investigations                      F. Career Investigations</p>
	<p><b>Workplace Communication Skills</b>                      A. Develop effective oral communication skills that include listening, active listening, and nonverbal skills                      B. Demonstrate appropriate telephone and e-mail etiquette                      C. Demonstrate correct grammar, spelling, and technical writing skills</p>	<p>A. Career Investigations                      B. Career Investigations                      C. Career Investigations</p>
	<p><b>Continual Skills Improvement</b>                      A. Discuss the importance of improving skills and learning new ones                      B. Discuss techniques for analyzing way to improve performance                      C. Explain the need for continual skills improvement to ensure lifelong career success                      D. Give examples of ways to improve skills</p>	<p>A MS                      B MS                      C MS                      D MS</p>

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	<p><b>Career and Job Self-Management</b>  A. Demonstrate project planning and management skills  B. Explain the advantages and disadvantages of temporary work in pursuit of career goals  C. Describe activities that may be used to bring about a balance between personal and career interests</p>	
<b>CAREER STRATEGY</b>		
<p><b>Standard 21: Apply knowledge gained from individual assessment to a comprehensive set of goals and an individual career plan.</b></p>	<p><b>Self-Assessment and Career Research</b>  A. <b>Identify considerations for making responsible educational and occupation choices</b>  B. Locate sources of financial assistance  C. Lists the steps necessary to apply for financial assistance  D. Identify how part-time jobs can contribute to career development</p>	<p><b>A. Career Investigations</b>  B. Career Investigations  C. Career Investigations  D. Career Investigations</p>
	<p><b>Short- and Long- Term career Goals</b>  A. Compare advantages and disadvantages of various programs utilized to attain career goals  B. Apply skills developed in academic and technical programs to career goals  C. Determine how educational achievement impacts one’s choice of a college major, further training, and/or entry into the job market</p>	<p>A. Career Investigations  B. Career Investigations  C. Career Investigations</p>
	<p><b>Individual Career Plan</b>  A. Create and implement a career plan that includes the required steps to transition from high school to postsecondary education/training or the workplace  B. Explore opportunities for appropriate employment and continuing education  C. Develop a network of people who can assist in achieving career goals</p>	<p>A. Career Investigations  B. Career Investigations  C. Career Investigations</p>
<b>SCHOOL-TO-CAREER TRANSITION</b>		
<p><b>Standard 22. Develop strategies to make an effective transition form</b></p>	<p><b>Workplace Experiences</b>  A. Experience paid/unpaid work opportunities in one or more career clusters through various opportunities</p>	<p>A. Career Investigations  B. Career</p>

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<b>school to career.</b>	B. identify high school programs that articulate with postsecondary educational programs, industry,-based training, and technical education programs in a chosen career field	Investigations
	<b>Career Development File and Employment Portfolio</b> A. Prepare paper and electronic resumes and cover letters	A. Career Investigations
	<b>Job Search Strategies</b> A. Explain the importance of researching prospective employers B. Identify the types of information that should be researched relating to prospective employers C. Identify appropriate sources of job leads D. Develop criteria for selecting prospective employers E. Demonstrate the ability to describe personal skills to interviewers F. Demonstrate appropriate interviewing techniques through participation in mock or actual interviews G. Explain the importance of appropriate interview follow-up techniques H. Lists tasks to be completed following the interview	A. Career Investigations B. Career Investigations C. Career Investigations D. Career Investigations E. Career Investigations F. Career Investigations G. Career Investigations H. Career Investigations
<b>LIFELONG LEARNING</b>		
<b>Standard 23: Relate the importance of lifelong learning to career success.</b>	<b>Personal Growth</b> A. Analyze school/work evaluations to asses strengths, weaknesses, and areas for improvement B. Relate the importance of education to meeting identified goals C. Describe benefits to participating in school and community activities D. Discuss how health, motivation, and physical fitness enhance performance	A. Career Investigations B. Career Investigations C. Career Investigations D. Career Investigations
	<b>Career Growth</b> A. Discus the importance of flexible career planning and career self management B. Identify career opportunities resulting from new and emerging	A. Career Investigations B. Career Investigations

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	technologies C. Demonstrate appropriate techniques for resigning a portion.	
<b>IV. COMMUNICATION</b>		
<b>FOUNDATIONS OF COMMUNICATION</b>		
<b>Standard 24:</b> Communicate in a clear, complete, concise, correct, and courteous manner on personal and professional levels.	<b>Social and Business Listening</b> <b>A. Identify and overcome major barriers to listening</b> <b>B. Discuss the value of silence in communication as a nonverbal cue</b> <b>C. Give examples of how nonverbal messages have different meanings in various cultures</b>	A Accounting 1, <b>Management</b>  B Accounting 1, <b>Management</b>  C Accounting 1, <b>International Business</b>
	<b>Spoken Communication</b> <b>A. Demonstrate an awareness and acceptance of multicultural and regional speech differences</b> <b>B. Discuss the preliminary steps involved in creating spoken presentations</b> <b>C. Use proper techniques when delivering a formal spoken presentation</b> <b>D. Use technology appropriately to enhance spoken presentations</b> E. Use standard English when speaking on the job, especially avoiding expletives, slang, and unfamiliar jargon and technical terms	A Accounting 1, <b>International Business</b>  B Accounting 1, <b>Financial &amp; Comp Literacy</b>  C Accounting 1, <b>Financial &amp; Comp Literacy</b>  D Accounting 1, <b>Financial &amp; Comp Literacy, Entrepreneurship</b>  E Accounting 1, Accounting 2

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	<p><b>Informational Reading</b></p> <ul style="list-style-type: none"> <li>A. Read print and digital sources for information</li> <li>B. Apply reading skills to gather information from print and digital media</li> <li>C. Analyze and evaluate the integrity of print and digital information</li> <li>D. Demonstrate basic research techniques to find print and digital information</li> <li>E. Use corporate vocabulary appropriate for entry-level jobs</li> <li>F. Interpret business messages, professional articles, and supporting graphic materials</li> <li>G. Interpret information from manuals, computer printouts, and digital sources</li> <li>H. Select an appropriate reading method (e.g., skimming, scanning, speed-reading, and in-depth reading) for a particular situation</li> <li>I. Find information on the internet and in business databases and select appropriate materials for reports and presentations</li> </ul>	<p>A MS</p> <p>B MS</p> <p>C MS</p> <p>D MS</p> <p>E Accounting 1, Management, Careers, Basic Keyboarding, Advanced Keyboarding</p> <p>F Accounting 1, Management, Finance, Advanced Keyboarding</p> <p>G Accounting 1</p> <p>H Accounting 1</p> <p>I Accounting 1, Basic Keyboarding, Advanced Keyboarding Yearbook, Web Page Design, Business Law, Career Investigations</p>
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	<p><b>Written Communication</b></p> <p>A. Write logical, coherent phrases, sentences and paragraphs incorporating correct spelling, grammar, and punctuation</p> <p>B. Edit and revise written work</p> <p>C. Use acceptable standards for grammar, punctuation, and word and number usage</p> <p>D. Distinguish between paraphrasing, documentation, and plagiarism</p> <p>E. Write coherent business messages, instructions, descriptions, summaries, and reports using appropriate formats</p> <p>F. Proofread documents to ensure correct grammar, spelling, and punctuation</p> <p><b>G. Use acceptable steps in the writing process</b></p> <p>H. Apply a variety of specific proofreading techniques to identify and correct errors</p> <p>I. Compare drafts to final documents and make editorial changes</p> <p>J. Proofread business documents to ensure that they are clear, correct, concise, complete, consistent, and courteous</p> <p>K. Compose appropriate messages for specific audiences</p> <p>L. Use a variety of references and resources when writing business documents</p> <p>M. Prepare formal and informal reports using suitable format and supplementing with appropriate graphics</p> <p><b>N. Compose and produce a variety of business messages and reports using correct style, format, and content</b></p> <p><b>O. Incorporate information that has been gathered from other sources into written documents by the use of paraphrasing and citations</b></p>	<p>A MS</p> <p>B MS</p> <p>C MS,</p> <p>D MS</p> <p>E MS</p> <p>F MS</p> <p>G. Basic Keyboarding, Advanced Keyboarding <b>Yearbook</b>, Web Page Design, Business Law, Career Investigations</p> <p>H. Basic Keyboarding, Advanced Keyboarding</p> <p>I. Basic Keyboarding, Advanced Keyboarding</p> <p>J. Basic</p>

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		<p>Keyboarding, Advanced Keyboarding</p> <p>K. Yearbook L. Basic Keyboarding, Advanced Keyboarding</p> <p>M. Basic Keyboarding, Advanced Keyboarding</p> <p>N. Basic Keyboarding, <b>Advanced Keyboarding</b></p> <p>O. Yearbook</p>
<p><b>Standard 25: Apply basic social communication skills in both personal and professional settings</b></p>	<p><b>Positive Self-Concept and Image</b></p> <p><b>A. Exhibit professional and ethical behavior in the work environment</b></p> <p>B. Discuss the impact of careless performance on professional image and job retention</p> <p>C. Discuss the impact of time management practices on one’s personal and professional images</p> <p><b>D. Demonstrate an understanding of and respect for the business customs and etiquette of various cultures</b></p> <p>E. Respect the perspectives and opinions of cross-generational workers in the business environment</p> <p>F. Participate in a shadowing or mentoring program with a positive, professional role model</p> <p>G. Select appropriate business attire and demonstrate good</p>	<p>A Accounting 1, Accounting 2, <b>Entrepreneurship</b></p> <p>B Accounting 1, Accounting 2</p> <p>C Accounting 1, Accounting 2</p> <p>D Accounting 1, <b>International</b></p>

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	<p>grooming</p> <p>H. Participate in school, community, and/or volunteer activities</p> <p><b>I. Apply team skills in a business environment</b></p> <p>J. Use leadership abilities in a business setting</p>	<p><b>Business</b></p> <p>E Accounting 1, Management</p> <p>F Accounting 1, Careers</p> <p>G Accounting 1, CAR</p> <p>H Accounting 1, Entrepreneurship</p> <p>I Accounting 1, Management, <b>Entrepreneurship</b></p> <p>J Accounting 1</p>
	<p><b>Human Relations and Interpersonal Skills</b></p> <p>A. Discuss the negative impact of different types of discrimination</p>	<p>A Management</p>
<p><b>WORKPLACE COMMUNICATION</b></p>		
<p><b>Standard 26: Incorporate appropriate leadership and supervision techniques, customer service strategies, and personal ethics standards to communicate effectively with various business constituencies</b></p>	<p><b>Customer Relations</b></p> <p>A. Differentiate between internal and external customers</p> <p>B. Discuss the importance of the use of phone and digital devices as customer service tools</p> <p><b>C. Demonstrate how one might take personal responsibility for customer satisfaction by adopting an entrepreneurial spirit</b></p> <p>D. Employ appropriate strategies for communicating with dissatisfied customers in face-to-face discussions, through digital means, and in writing</p>	<p>A Accounting 1, Management</p> <p>B Accounting 1, Entrepreneurship</p> <p>C Accounting 1, <b>Entrepreneurship</b></p>

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	<p>E. Describe strategies for establishing reciprocal relationships with customers                  F. Demonstrate initiative to excel in providing customer service</p>	<p>D Accounting 1, Entrepreneurship                   E Accounting 1, Entrepreneurship                   F Accounting 1, Entrepreneurship, Management</p>
	<p><b>Business Relationships</b></p> <p>A. Discuss the concept that all organizations are political entities because they distribute power, resources, and rewards                  B. Define and discuss office politics                  C. Discuss the role that courtesy and gratitude to colleagues play in a business  <b>D. Discuss sexual harassment and its implications in the workplace</b>                  E. Discuss the positive and negative aspects of the “grapevine”                  F. Participate in group discussions for problem resolution</p>	<p>A Accounting 1, Entrepreneurship                   B Accounting 1, Management                   C Accounting 1, Entrepreneurship                   D Accounting 1, <b>Management</b>                   E Accounting 1                   F Accounting 1, Entrepreneurship</p>
	<p><b>Leadership</b></p> <p>A. Assess the impact to physical environment on meeting success                  B. Assess the impact of technology on meeting success                  C. Plan, organize, and conduct meeting to achieve identified purposes                  D. Demonstrate the ability to involve all participants in a meeting, including those participating virtually                  E. Describe the importance of preparing and distributing an agenda</p>	<p>A Accounting 1, Entrepreneurship                   B Accounting 1, Entrepreneurship                   C Accounting 1,</p>

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	<p>prior to the meeting</p> <p>F. Seek opportunities to practice leadership techniques</p> <p>G. Demonstrate effective consensus –building techniques</p> <p>H. Develop short-term personal and professional goals</p> <p>I. Demonstrate skills in leading an idea-generating session</p>	<p>Entrepreneurship</p> <p>D Accounting 1, Entrepreneurship</p> <p>E Accounting 1, Entrepreneurship</p> <p>F Accounting 1, Entrepreneurship, Management</p> <p>G Accounting 1 Entrepreneurship, Management</p> <p>H Accounting 1, FC</p> <p>I Accounting 1, Entrepreneurship</p>
	<p><b>Supervisory Communication</b></p> <p>A. Demonstrate ways of promoting mutual respect through role-playing</p> <p><b>B. Supervise a group activity promoting team-building concepts</b></p> <p>C. Use delegation techniques</p> <p>D. Discuss supervision as a process for reaching goals through the use of human resources, technology, and material resources</p>	<p>A Accounting 1, Management</p> <p>B Accounting 1, Management, <b>Entrepreneurship</b></p> <p>C Accounting 1, Management</p> <p>D Accounting 1,</p>

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		Management
	<p><b>Personal Ethics</b></p> <p><b>A. Discuss common types of unethical behavior in the workplace</b></p> <p>B. Define ethics and identify the process by which individuals develop the foundation for making ethical decisions</p> <p>C. Discuss the importance of taking responsibility for all spoken and written communication and actions taken</p> <p>D. Solve problems using techniques that take into consideration personal and ethical values</p> <p>E. Discuss the impact of romantic relationships in the workplace</p> <p>F. Discuss how decisions relating to family and friends impact a career</p>	<p>A Accounting 1, <b>Management</b></p> <p>B Accounting 1, Management</p> <p>C Accounting 1, Management</p> <p>D Accounting 1, Management</p> <p>E Accounting 1, Management</p> <p>F Accounting 1, Management</p>
	<p><b>Employment Communication</b></p> <p>A. Discuss the assessment of interests, skills, and abilities as they relate to selecting a job/career</p> <p>B. Identify ways to find appropriate jobs, including the use of the personal network</p> <p>C. Write a formal application message, resume, and follow-up message for a job opportunity</p> <p><b>D. Prepare resumes in both print and digital formats</b></p> <p>E. Post a resume on a digital network</p> <p>F. Participate in and analyze mock interviews, emphasizing critical times at the beginning and the end of an interview</p> <p>G. Prepare responses to commonly asked interview questions</p> <p>H. Discuss and demonstrate the importance of appropriate dress in an interview situation</p>	<p>A Accounting 1, Careers, Management</p> <p>B Accounting 1, Careers, Management</p> <p>C Accounting 1, Careers, Management</p> <p>D Accounting 1,</p>

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	<p>I. Prepare a list of questions to ask an interviewer                  J. Prepare a list of common mistakes made by interviewees                  K. Discuss illegal and discriminatory interview questions                  L. Discuss the significance of nonverbal communication in the interviewing process                  M. Complete job application forms                  N. Write a job interview thank-you message                  O. Write a job acceptance message                  P. List and discuss qualities that employers expect in potential employees                  Q. Use correct strategies for accepting or rejecting a job offer                  R. Discuss advantages and disadvantages of signing employment contracts                  S. Discuss appropriate spoken and written actions when leaving a job under various circumstances (e.g., resignation and termination)                  T. Discuss the importance and purposes of an exit interview</p>	<p>Careers,                  Management,  <b>Basic</b>  <b>Keyboarding</b></p> <p>E Accounting 1,                  Careers,                  Management,                  Basic                  Keyboarding,                  Advanced                  Keyboarding</p> <p>F Accounting 1,                  Careers,                  Management</p> <p>G Accounting 1,                  Careers,                  Management,                  Career                  investigations</p> <p>H Accounting 1,                  Careers,                  Management,                  Career                  investigations</p> <p>I Accounting 1,                  Careers,                  Management</p> <p>J Accounting 1,                  Careers,                  Management</p>
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		<p>K Accounting 1, Careers, Management</p> <p>L Accounting 1, Careers, Management</p> <p>M Accounting 1, Careers, Management</p> <p>N Accounting 1, Careers, Management</p> <p>O Accounting 1, Careers, Management</p> <p>P Accounting 1, Careers, Management</p> <p>Q Accounting 1, Careers, Management</p> <p>R Accounting 1, Careers, Management</p> <p>S Accounting 1, Careers, Management</p>
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		T Accounting 1, Careers, Management
<b>TECHNOLOGICAL COMMUNICATION</b>		
<p><b>Standard 27: Use technology to enhance the effectiveness of communication</b></p>	<p><b>A. Demonstrate basic keyboarding and computer functions</b>  <b>B. Use basic applications (word processing, spreadsheets, databases, presentations, and graphics)</b>  C. Apply the rules of digital communication etiquette  <b>D. Integrate functions of word processing, databases, spreadsheets, and presentation application to various workplace scenarios</b>  E. Refine documents using spell check (traditional and contextual), thesaurus, and grammar check tools  F. Discuss rules of safe and appropriate conduct when using the Internet and e-mail  <b>G. Compose and evaluate formal and informal digital correspondence</b>  H. Discuss the risks of identity theft through blogs, web sites, and other digital means  <b>I. Enhance documents through the use of advanced layout, design, and graphics production software and scanning hardware</b>  <b>J. Address the ethical issues regarding ownership and use of digitally generated information including plagiarism and copyright issues</b>  <b>K. Design and publish an effective web page</b>  L. Create and edit with audio and video documents  M. Discuss the limits and capabilities of storage media  <b>N. Incorporate the use of the internet to the complete complex projects requiring the use of competitive intelligence techniques (research on competition, markets, and customer attitudes)</b></p>	<p>A MS, <b>Financial &amp; Computer Literacy</b>  B MS, <b>Financial &amp; Computer Literacy</b>  C MS  D <b>Computer Applications 1</b>  E MS  F MS  G <b>Microsoft Word</b>  H Accounting 1, Finance, Comp Fin., <b>Graphic Design, Yearbook</b>  I Accounting 1, Graphic Design, Yearbook  J <b>Microsoft Word</b></p>

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		<p>K Accounting 1, <b>Web Page Design</b></p> <p>L. Web Page Design</p> <p>M Accounting 1, Comp, Web Page Design</p> <p>N <b>Microsoft Word</b></p>
<b>V. COMPUTATION</b>		
<b>Standard 28: Apply basic mathematical operations to solve problems</b>	<p><b>Mathematical Foundations</b></p> <p>A. Determine the correct mathematical processes to use for various problem situations and use formulas when appropriate</p>	A MS
	<p><b>Measurements</b></p> <p><b>A. Estimate and convert the US dollar to currency of other countries and vice versa</b></p>	A Accounting 1, <b>International Business</b>
	<p><b>Statistics and Probability</b></p> <p>A. Construct, read, and interpret tables, chart, and graphs</p> <p>B. Make inferences about data from tables, charts, and graphs</p> <p>C. Estimate and calculate measures of central tendency (mean, median, and mode)</p>	<p>A MS</p> <p>B MS</p> <p>C MS</p>
<b>PROBLEM-SOLVING APPLICATIONS</b>		

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<p><b>Standard 29: Use mathematical procedures to analyze and solve business problems</b></p>	<p><b>Taxation</b></p> <p>A. Compute personal federal and state income taxes</p>	<p>A MS, Accounting 1, Accounting 2</p>
	<p><b>Savings and Investments</b></p> <p><b>A. Calculate and compare the rates of return for various financial instruments to make decisions</b></p> <p>B. Calculate the amount, compound interest and present value for a simple, ordinary annuity or an annuity due</p> <p>C. Calculate earnings per share</p>	<p>A Accounting 1, <b>Financial &amp; Computer Literacy</b></p> <p>B Accounting 1</p> <p>C Accounting 1</p>
	<p><b>Payroll and Human Resource Management</b></p> <p><b>A. Maintain payroll register and individual earning record</b></p> <p>B. Complete the employer’s quarterly federal tax return, which includes the calculations for employee and employer taxes</p>	<p>A Accounting 1, <b>Accounting 2</b></p> <p>B Accounting 1, Accounting 2</p>
	<p><b>Cash Management</b></p> <p>A. <b>Prepare a budget</b></p> <p><b>B. Reconcile the bank statement with the check register</b></p> <p>C. Reconcile and replenish petty cash fund and cash drawer</p> <p>D. Maintain a columnar cash record</p> <p>E. Maintain electronic banking records</p>	<p>A MS, <b>Financial &amp; Computer Literacy</b></p> <p>B Accounting 1, <b>Financial &amp; Computer Literacy</b></p> <p>C Accounting 1</p> <p>D Accounting 1</p>

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		E Accounting 1
	<p><b>Financial Management</b></p> <p><b>A. Calculate net sales, cost of goods sold, gross profit, operating expenses, and net profit before taxes for the income statement</b></p> <p><b>B. Calculate total assets, liabilities, and owner's equity for the balance sheet</b></p>	<p>A Accounting 1, <b>Accounting 2</b></p> <p>B Accounting 1, <b>Accounting 2</b></p>
	<p><b>Purchases</b></p> <p>A. Calculate the total purchase price given the number of units and unit price</p>	A MS
	<p><b>Sales</b></p> <p><b>A. Calculate net sales with sales/returns allowances and sales discount</b></p>	A Accounting 1, <b>Accounting 2</b>
	<p><b>Depreciation, Cost Recovery, and Depletion</b></p> <p><b>A. Calculate book value</b></p> <p>B. Calculate average annual depreciation</p> <p>C. Calculate the rate of depreciation</p>	<p>A Accounting 1, <b>Accounting 2</b></p> <p>B Accounting 1</p> <p>C Accounting 1</p>
<b>VI. ECONOMICS &amp; PERSONAL FINANCE</b>		
<b>ECONOMIC SYSTEMS</b>		
<b>Standard 30: Explain why societies develop economic system, identify the basic features of</b>	A. Describe characteristics of a market system (e.g., profit, competitive markets, and private ownership of property)	A

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<b>different economic systems, and analyze the major features of the U.S. economic system</b>		
<b>ECONOMIC INSTITUTIONS AND INCENTIVES</b>		
<b>Standard 31: Analyze the role of core economic institutions and incentives in the U.S. economy</b>	<p>A. Describe the role of profit in our economy and the relationship of profit to risk and uncertainty</p> <p>B. Identify and analyze why private ownership, making individual choices, and limited government involvement are important concepts in all areas of the U.S. market economy</p> <p>C. Identify the returns for various productive resources (e.g., interest, rent, profit, and wages)</p> <p>D. Describe different kinds of economic institutions in the U.S. economy (e.g., households, business, financial institutions, government agencies, labor unions, and nonprofit organizations)</p>	<p>A MS</p> <p>B MS</p> <p>C MS</p> <p>D MS</p>
<b>MARKETS AND PRICES</b>		
<b>Standard 32: Analyze the role of markets and prices in the U.S. economy</b>	<p>A. Describe and give examples of markets for goods and services in the U.S. economy</p> <p>B. Describe how relative prices affect the buying and selling decisions of consumers and producers</p> <p>C. Explain the law of demand, law of supply, and equilibrium price</p> <p>D. Demonstrate an understanding of the supply and demand curves when there are increases and decreases in supply and demand and explain why these changes occur</p> <p>E. Illustrate how a change in price affects quantity demanded or quantity supplied</p>	<p>A MS</p> <p>B MS</p> <p>C MS</p> <p>D Accounting 1, Accounting 2</p> <p>E Accounting 1, Accounting 2</p>
<b>MARKET STRUCTURES</b>		
<b>Standard 33: Analyze the different types of market structures and the effect they have on the price of the quality of the goods and services produced.</b>	<p>A. Explain how competition among sellers of a good or service generally results in lower prices for buyers and lower profits for sellers</p> <p>B. Describe how competition among buyers of a good or service generally results in higher prices for buyers and higher profits for</p>	<p>A MS</p> <p>B MS</p>

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	sellers	
<b>THE ROLE OF GOVERNMENT</b>		
<b>Standard 34: Analyze the role of government in economic systems, especially the role of government in the U.S. economy</b>	A. Provide examples of how individuals pay for public goods and services through taxes and fees	A MS
<b>PERSONAL FINANCE / Personal Decision Making</b>		
<b>Standard 35: Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers</b>	<p>A. Apply opportunity costs and trade-offs to personal decision making</p> <p>B. Apply the steps in a rational decision making process to a situation involving an economic decision by an individual</p> <p>C. Recognize and assume responsibility for the consequences of economic choices</p> <p>D. Differentiate between types of decisions and identify those for which a formal decision-making process should be used</p> <p>E. Apply the decision-making process to various types of decisions at different stages of the life cycle</p> <p>F. Analyze the effects of leading economic indicators of a personal financial plan</p> <p>G. Analyze the effects of ethics on business and financial management decisions</p> <p>H. Examine the impact of advertising, peer pressure, and family history on personal financial decisions</p>	<p>A MS</p> <p>B MS</p> <p>C MS</p> <p>D Accounting 1, Accounting 2</p> <p>E Accounting 1, Accounting 2</p> <p>F Accounting 1</p> <p>G Accounting 1</p> <p>H Accounting 1</p>
<b>EARNING AND REPORTING INCOME</b>		
<b>Standard 36: Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.</b>	<p>A. Differentiate between gross and net income</p> <p>B. Explain taxes and how they affect purchasing power</p> <p>C. Discuss how income from employment is affected by factors such as supply and demand, geographic location, level of education, type of industry, union membership, productivity, skill level, and work ethic</p> <p>D. Identify types of income other than wages (e.g., interest, rent,</p>	<p>A MS</p> <p>B MS</p> <p>C Accounting 1, Accounting 2, Finance, FL</p>

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	<p>and profit) that people earn from their resources</p> <p>E. Assess the impact of sociological, economic, and technological changes on future jobs.</p> <p>F. Analyze how career choice, education, and skills affect income and goal attainment</p> <p>G. Explore potential tax deductions and credits on a tax return</p> <p>H. Calculate personal tax liabilities for various types of taxes (e.g., property, income, sales, FICA, and Medicare)</p> <p>I. Explain the impact of taxes on personal financial planning</p> <p>J. Calculate net pay</p> <p>K. Investigate employee benefits and incentives</p>	<p>D Accounting 1, A2, Finance, FL</p> <p>E Accounting 1, Accounting 2</p> <p>F Accounting 1, Accounting 2</p> <p>G Accounting 1, Accounting 2</p> <p>H Accounting 1, Accounting 2</p> <p>I Accounting 1, Accounting 2</p> <p>J Accounting 1, Accounting 2</p> <p>K Accounting 1, Accounting 2</p>
<b>MANAGING FINANCES AND BUDGETING</b>		
<p><b>Standard 37: Develop and evaluate a spending/savings plan.</b></p>	<p>A. Compare a personal spending plan with typical consumer spending as a tool for determining individual financial goals</p> <p><b>B. Describe how income and spending patterns change throughout the life cycle for the typical person and family</b></p>	<p>A Accounting 1, Accounting 2</p> <p>B Accounting 1, Accounting 2, <b>Personal &amp; Business Finance</b></p>
<b>SAVING AND INVESTING</b>		

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<p><b>Standard 38: Evaluate savings and investment options to meet short and long-term goals</b></p>	<p><b>A. Describe why and how people save</b>                  B. Identify the opportunity costs of saving                  C. Describe how financial institutions use deposited funds  <b>D. Apply criteria for choosing a savings or investment instrument (e.g., market risk, inflation risk, interest rate risk, liquidity, and minimum amount needed for investment)</b>                  E. Distinguish between the rights and responsibilities of owners of debt and equity investments                  F. Explain why a savings and investing plan changes as one proceeds through the life cycle                  G. Differentiate between interest, dividends, capital gains, and rent from property  <b>H. Explain costs and income sources for investments</b></p>	<p>A MS, <b>Financial &amp; Computer Literacy</b>                   B MS                   C MS                   D Accounting 1, Accounting 2, <b>Personal &amp; Business Finance</b>                   E Accounting 1, Accounting 2                   F Accounting 1, Accounting 2                   G Accounting 1, Accounting 2                   H Accounting 1, Accounting 2, <b>Personal &amp; Business Finance</b></p>
<p><b>BUYING GOODS AND SERVICES</b></p>		
<p><b>Standard 39: Apply a decision-making model to maximize consumer satisfaction when buying goods and services</b></p>	<p>A. Apply a rational decision-making process to personal buying decisions                  B. Identify goods and services and distinguish between the two                  C. Compare the costs and benefits of purchasing, leasing, and renting                  D. Identify and describe consumer assistance services provided by public and private organizations (e.g., government, the Better</p>	<p>A MS                   B MS                   C Accounting 1, Accounting 2</p>



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	<p>Business Bureau, and manufacturers)</p> <p>E. Examine the impact of advertising and marketing on consumer demand and decision-making in the global marketplace</p> <p>F. Research consumer advocacy groups that address consumer rights and responsibilities and describe how an individual can participate</p> <p>G. Calculate the costs of utilities, services, maintenance and other expenses involved in independent living</p> <p>H. Describe the roll that supply and demand and market structure play in determining the availability and price of goods and services</p> <p>I. Explain how a consumer can identify and report fraudulent behavior and practices observed on the internet</p>	<p>D Accounting 1, Accounting 2</p> <p>E Accounting 1, Accounting 2</p> <p>F Accounting 1, Accounting 2</p> <p>G Accounting 1, Accounting 2</p> <p>H Accounting 1</p> <p>I Accounting 1, Accounting 2</p>
<b>BANKING &amp; FINANCIAL INSTITUTIONS</b>		
<p><b>Standard 40: Evaluate services provided by financial deposit institutions to transfer funds.</b></p>	<p>A. Identify various types of financial institutions</p> <p>B. List the basic services provided by financial institutions</p> <p>C. Differentiate among types of electronic monetary transactions</p> <p>D. Identify other means of transferring funds</p> <p>E. <b>Evaluate services and related costs associated with financial institutions in terms of personal banking needs</b></p> <p>F Describe and sue steps involved in the banking reconciliation process</p> <p>G Compare and contrast the various forms of endorsement</p> <p>H Compare costs and benefits of online and traditional banking</p> <p>I Analyze privacy and security issues associated with financial transactions</p>	<p>A MS</p> <p>B MS</p> <p><b>C Financial &amp; Computer Literacy</b></p> <p>D Accounting 1</p> <p>E Accounting 1, <b>Personal &amp; Business Finance</b></p> <p>F Accounting 1</p> <p>G Accounting 1</p>

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		H Accounting 1 I Accounting 1
<b>USING CREDIT</b>		
<p><b>Standard 41: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.</b></p>	<p>A. <b>Determine advantages and disadvantages of using credit</b>            B <b>Analyze various sources and types of credit and related costs.</b>            C. Select an appropriate form of credit for a particular buying decision            D. Compare and contrast the various aspects of credit cards            E Explain credit ratings and credit reports and describe why they are important to consumers            F Describe the relationship between a credit rating and the cost of credit            G Identify strategies of effective debt management            H Analyze sources of assistance for debt management            I Research rights and responsibilities of consumers according to credit legislation            J Describe legal and illegal types of credit that carry high interest rates            K Identify components listed on a credit report and explain how that information is used and how it is received by and reported from the credit reporting agencies            L Identify specific steps that consumers can take to minimize their exposure to identity theft            M Identify specific steps that should be taken by a victim of identity theft            N Explain the implications of bankruptcy</p>	<p><b>A Financial &amp; Computer Literacy</b>             B Accounting 1, Accounting 2,  <b>Personal &amp; Business Finance</b>             C Accounting 1, Accounting 2             D Accounting 1, Accounting 2             E Accounting 1, Accounting 2             F Accounting 1, Accounting 2             G Accounting 1, Accounting 2             H Accounting 1, Accounting 2             I Accounting 1             J Accounting 1, Accounting 2</p>

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		K Accounting 1, Accounting 2
		L Accounting 1, Accounting 2
		M Accounting 1, Accounting 2
		N Accounting 1,
<b>PROTECTING AGAINST RISK</b>		
<b>Standard 42: Analyze choices available to consumers for protection against risk and financial loss.</b>	<p>A. Identify risks in life and how to gain protection against the consequences of risk</p> <p>B. Explain how all types of insurance are based on the concept of risk sharing and statistical probability</p> <p>C. Evaluate insurance as a risk management strategy</p> <p>D. Identify the type of insurance associated with different types of risk</p> <p>E. Explain why insurance needs change throughout the life cycle</p> <p>F. Identify various suppliers of insurance</p> <p>G. Explain the role of insurance in financial planning</p>	<p>A Accounting 1, Accounting 2</p> <p>B Accounting 1, Accounting 2</p> <p>C Accounting 1, Accounting 2</p> <p>D Accounting 1, Accounting 2</p> <p>E Accounting 1, Accounting 2</p> <p>F Accounting 1, Accounting 2</p> <p>G Accounting 1, Accounting 2</p>
<b>VII. ENTREPRENEURSHIP</b>		
<b>ENTREPRENEURS AND ENTREPRENEURIAL OPPORTUNITIES</b>		
<b>Standard 43: Recognize that entrepreneurs</b>	A. Analyze the degree to which one possesses the characteristics of an entrepreneur	A Accounting 1

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<p><b>possess unique characteristics and evaluate the degree to which one possesses those characteristics.</b></p>	<p>B. Analyze the personal advantages and risks of owning a business  <b>C. Describe the paths to becoming an entrepreneur</b>  D. Analyze the trade-offs between the roles of a manager and entrepreneur</p>	<p>B Accounting 1  C Accounting 1,  <b>Entrepreneurship 2</b>  D Accounting 1</p>
<p><b>MARKETING</b></p>		
<p><b>Standard 44: Analyze customer groups and develop a plan to identify, reach, and keep customers in a specific target market.</b></p>	<p><b>A. Identify target markets for potential new businesses</b>  B. Describe how the internet and other emerging technologies have impacted the components of marketing (e.g., product, place, price, and promotion)  C. Select appropriate methods to respond to customer concerns  <b>D. Identify new product/service opportunities</b>  E. Identify ways businesses track customers  F. Design strategies for maintaining customer loyalty  G. Describe benefits of participating in a business-sponsored community service activity  H. Develop quality control procedures</p>	<p>A Accounting 1,  <b>Entrepreneurship</b>  B Accounting 1  C Accounting 1  D Accounting 1,  <b>Entrepreneurship</b>  E Accounting 1  F Accounting 1  G Accounting 1  H Accounting 1</p>
<p><b>ECONOMICS</b></p>		
<p><b>Standard 45: apply economic concepts when making decisions for an entrepreneurial venture.</b></p>	<p><b>Economic Concepts</b>  A. Define opportunity costs and give examples  B. Explain the importance of opportunity cost when making a decision  <b>Market Economy Characteristics</b>  C. Explain the determinants of supply and demand  D. Explain how supply and demand markets interact to determine price</p>	<p>A MS  B MS  C MS  D MS</p>

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	<p><b>Function of Price</b></p> <p>E. Define what is meant by the cost of a good or service</p> <p>F. Define what is meant by the price of a good or service</p> <p>G. Assess how market prices ration good and services among those who want them</p> <p>H. Assess how market prices provide an incentive to produce goods and services</p> <p>I. Establish prices for products/services</p> <p><b>Role of Profit and Risk</b></p> <p><b>J. Compute the difference between total revenue and total expenses</b></p> <p>K. Identify where there is a profit or loss for a business</p> <p><b>Role of Government</b></p> <p>L. Define and give examples of public goods and services</p> <p><b>M. Explain why government plays a role in the market economy</b></p> <p>N. Assess how government plays a role in determining what is and what is not provided in a market economy</p> <p>O. Assess how government play a role in modifying the way in which a market economy distributes income</p>	<p>E MS</p> <p>F MS</p> <p>G Accounting 1</p> <p>H Accounting 1</p> <p>I Accounting 1</p> <p>J MS, <b>Entrepreneurship 2</b></p> <p>K MS</p> <p>L MS</p> <p>M MS, <b>Entrepreneurship 2</b></p> <p>N Accounting 1</p> <p>O Accounting 1</p>
<b>FINANCE</b>		

<p><b>Standard 46: Use the financial concepts and tools needed by the entrepreneur in making business decisions</b></p>	<p><b>Determining Cash Needs</b></p> <p><b>A. Identify the resources needed to produce a specific product</b></p> <p>B. Identify the costs of producing a specific product</p> <p><b>Interpreting Financial Statements</b></p> <p>C. Analyze for decision-making purposes the financial health of a business</p> <p>D. Analyze for decision-making purposes the cash flow of a business</p> <p>E. Analyze for decision-making purposes the worth of a business</p> <p>F. Describe situations in which financial experts should be consulted for the interpretation of financial data</p> <p>G. Calculate the number of products to be sold to make a profit using break-even analysis</p>	<p>A MS, <b>Entrepreneurship 2</b></p> <p>B MS</p> <p>C Accounting 1</p> <p>D Accounting 1</p> <p>E Accounting 1</p> <p>F Accounting 1</p> <p>G Accounting 1, <b>Entrepreneurship 2</b></p>
<b>ACCOUNTING</b>		
<p><b>Standard 47: Recognize that entrepreneurs must establish, maintain, and analyze appropriate records to make business decisions.</b></p>	<p><b>Keeping Business Records</b></p> <p>A. Examine software, methods, and systems that are available for business recordkeeping</p> <p><b>Identifying types of Business Records</b></p> <p>B. Describe the interrelationships of various business records</p> <p>C. Describe the effect that inaccurate or missing records have on other business records</p> <p><b>Interpreting Business Records</b></p> <p>D. Forecast sales in order to plan purchases</p> <p>E. Plan purchases based on sales forecasts</p> <p>F. Compare actual income and expenses to budgeted amounts for a specific period</p>	<p>A Accounting 1</p> <p>B Accounting 1</p> <p>C Accounting 1</p> <p>D Accounting 1</p> <p>E Accounting 1</p> <p>F Accounting 1</p>
<b>MANAGEMENT</b>		

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<p><b>Standard 48: Develop a management plan for an entrepreneurial venture.</b></p>	<p><b>Building Teams and Support Networks</b></p> <p>A. Describe ways to motivate others                  B. Identify practices of an entrepreneurial leader                  C. Explain the importance of delegation                  D. Explain the importance of linking the goals of the individual to the goals of the team  <b>E.</b> Establish the importance of support networks in problem solving and motivation of successful teams</p> <p><b>Managing Technology</b></p> <p>F. Identify different technologies used to operate and manage a business</p>	<p>A Accounting 1                  B Accounting 1                  C Accounting 1                  D Accounting 1                  E Accounting 1                  F Accounting 1</p>
<p><b>LEGAL</b></p>		
<p><b>Standard 49: Analyze how forms of business ownership, government regulations, and business ethics affect entrepreneurial ventures.</b></p>	<p><b>Forms of Business Ownership</b></p> <p>A. Compare and contrast the advantages and disadvantages of the various forms of business ownership                  B. Select the most appropriate form of business ownership for a planned business</p> <p><b>Business Ethics</b></p> <p>C. Analyze the effect of unethical behavior on a business                  D. Identify strategies that facilitate ethical behavior in a small business</p>	<p>A Accounting 1                  B Accounting 1                  C Accounting 1                  D Accounting 1</p>
<p align="center"><b>VIII. INFORMATION TECHNOLOGY</b></p>		
<p><b>OPERATING SYSTEMS AND UTILITIES</b></p>		
<p><b>Standard 50: Identify, evaluate, select, install, use, upgrade, customize, and diagnose and solve problems with various types of operating systems and utilities.</b></p>	<p>A. Navigate the basic operating system                  B. Manage files and folders                  C. Describe various types of operating systems and utilities                  D. Compare and contrast the functions, features, and limitations of different operating systems and utilities (e.g., open source, mobile, and proprietary operating systems)                  E. Select operating systems and utilities appropriate for specific</p>	<p>A MS                  B MS                  C Accounting 1                  D Accounting 1</p>

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	hardware, software, and tasks F. Install and customize operating systems and utilities	E Accounting 1 F Accounting 1
<b>INPUT TECHNOLOGIES</b>		
<b>Standard 51: Use various input technologies to enter and manipulate information appropriately.</b>	<p><b>A. Develop proper input techniques (e.g., keyboarding, 10-key touch pad, scanning, speech recognition, hand typing, digital inking, digital cameras, student response systems, and the use of a touch screen, mouse, or stylus)</b></p> <p><b>B. Describe ergonomic issues related to input technologies</b></p> <p>C. Demonstrate proper safety techniques using input technologies</p> <p><b>D. Select appropriate input technology to optimize performance</b></p> <p><b>E. Apply a variety of input technologies to maximize productivity</b></p> <p>F. Optimize academic and workplace performance using a variety of input technologies</p> <p><b>G. Compose documents using a variety of input technologies</b></p>	<p>A <b>MS</b></p> <p><b>B MS</b></p> <p>C MS</p> <p>D Accounting 1, Accounting 2, MS, <b>Computer Applications 1</b>, Web Page Design</p> <p>E Accounting 1, Accounting 2, MS, <b>Computer Applications 1</b>, Web Page Design</p> <p>F Web Page Design</p> <p>G Accounting 1, Accounting 2, MS, <b>Financial &amp; Computer Literacy</b>, Web Page Design</p>
<b>PRODUCTIVITY SOFTWARE</b>		
<b>Standard 52: Identify,</b>	A. Identify productivity software appropriate for specific tasks	A MS



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<p><b>evaluate, select, install, use, upgrade, and customize productivity software; diagnose and solve software problems.</b></p>	<p>B. Use productivity software to create documents, research topics and take notes, categorize data, and perform calculations to improve academic achievement across the curriculum</p> <p>C. Prepare projects that include a variety of media (e.g., images, text, video, and audio)</p> <p>D. Use help features and reference materials to learn software and solve problems</p> <p>E. Create projects collaboratively</p> <p><b>F. Use advanced features of productivity software</b></p> <p><b>G. Evaluate the effectiveness of software to solve specific problems</b></p>	<p>B MS</p> <p>C MS</p> <p>D MS</p> <p>E MS</p> <p>F Accounting 1, <b>Computer Applications 2</b>, Web Page Design</p> <p>G Accounting 1, <b>Computer Applications 2</b></p>
<p><b>INTERACTIVE MULTIMEDIA</b></p>		
<p><b>Standard 53: Use multimedia software to create media rich projects</b></p>	<p>A. Select and apply multimedia software appropriate for specific tasks</p> <p>B. Use multimedia software to create projects to enhance academic achievement across the curriculum</p> <p>C. Create multimedia projects collaboratively</p> <p><b>D. Create multimedia content and prepare it for delivery</b></p>	<p>A MS</p> <p>B MS</p> <p>C MS</p> <p><b>D Graphic Design</b></p>
<p><b>WEB DEVELOPMENT AND DESIGN</b></p>		
<p><b>Standard 54: Design, develop, test, implement, update, and evaluate web solutions.</b></p>	<p>A. Identify and explain various types of online resources</p> <p>B. Access, navigate, and use online resources</p> <p>C. Identify client and target audience needs</p> <p>D. Create content that is readable, accessible, searchable, and sticky</p> <p>E. Describe and use various internet protocols</p> <p>F. Research and apply accessibility guidelines and laws affecting website design</p> <p>G. Research and analyze hosting and domain name solutions</p>	<p>A MS</p> <p>B MS</p> <p>C Accounting 1, Web Page Design</p> <p>D Accounting 1, Web Page Design</p>

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	<p>H. Compare and contrast the features of web development software</p> <p>I. Assess website content in terms of organization policies and federal and state laws</p> <p>J. Install and configure web development software and plug-ins</p> <p><b>K. Design, develop, and deliver advanced web content and applications using authoring tools</b></p> <p>L. Build dynamic web elements utilizing scripting, coding, and database integration</p> <p>M. Create a comprehensive website using good design</p> <p>N. Test, implement, and evaluate the website</p> <p>O. Analyze web server solutions and platforms</p>	<p>E Accounting 1, Web Page Design</p> <p>F Accounting 1, Web Page Design</p> <p>G Web Page Design</p> <p>H Accounting 1, Web Page Design</p> <p>I Web Page Design</p> <p>J Accounting 1</p> <p>K Accounting 1, <b>Web Page Design</b></p> <p>L Accounting 1, Web Page Design</p> <p>M Accounting 1, Web Page Design</p> <p>N Accounting 1, Web Page Design</p> <p>O. Web Page Design</p>
<b>INFORMATION RETRIEVAL AND SYNTHESIS</b>		
<b>Standard 55: Gather, evaluate, use, cite, and</b>	A. Use a wide variety of information technology resources to retrieve information	A MS

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<p><b>disseminate information from technology sources.</b></p>	<p>B. Evaluate the credibility and bias of information sources (e.g. sponsored and non-sponsored sources)                  C. Cite sources of all types of data                  D. Use search procedures appropriate to type of information nature of source, and nature of query                  E. Analyze the effectiveness of online information resources to support collaborative tasks, research, publications, communications, and increased productivity  <b>F. Synthesize information from data sources to formulate decisions</b>  <b>G. Use mathematical and/or statistical methods to manipulate data into useful information</b></p>	<p>B MS                  C MS                  D MS                  E Accounting 1, Accounting 2                  F Accounting 1, Accounting 2,  <b>Excel</b>  <b>G. Excel</b></p>
<p><b>DATABASE MANAGEMENT SYSTEMS</b></p>		
<p><b>Standard 56: Use, plan, develop, and maintain database management systems</b></p>	<p>A. Explain the nature and interrelationships of bytes, fields, records, and databases                  B. Plan and develop record specifications                  C. Modify record structures                  D. Use database application development tools to create information systems to solve organization problems                  E. Identify and select logical and physical structures appropriate for specific applications                  F. Use application development tools associated with a database system to create solutions for organization problems                  G. Plan and develop a database schema</p>	<p>A Accounting 1                  B Accounting 1                  C Accounting 1                  D Accounting 1                  E Accounting 1                  F Accounting 1                  G Accounting 1</p>
<p><b>ETHICAL AND LEGAL ISSUES</b></p>		
<p><b>Standard 57: Describe, analyze, develop, and follow policies for managing ethical and legal issues in organizations and in a</b></p>	<p>A. Discuss basic issues related to responsible use of technology and describe personal or legal consequences of inappropriate use.                  B. Explain the consequences of illegal and unethical use of information technologies (e.g., piracy; illegal downloading; licensing infringement; inappropriate use of software, hardware, and mobile devices)</p>	<p>A MS                  B MS                  C MS</p>

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<b>technology-based society.</b>	<p>C. Discuss copyright rules and regulations (e.g., images, music, video, software)</p> <p>D. Explain plagiarism and its consequences</p> <p>E. Demonstrate the appropriate use of intellectual property</p>	<p>D MS</p> <p>E MS</p>
<b>TECHNICAL SUPPORT AND TRAINING</b>		
<b>Standard 58: Develop the technical and interpersonal skills and knowledge to train and support the user community.</b>	<p>A. Develop technical writing, digital communication, and presentation skills to work effectively with globally and culturally diverse individuals</p>	<p>A Accounting 1, Advanced Keyboarding</p>
<b>INFORMATION TECHNOLOGY CAREERS</b>		
<b>Standard 59: Explore positions and career paths in information technology.</b>	<p>A. Identify common tasks performed by information technology workers</p> <p>B. Describe education, experience, skills, and personal requirements for careers in information technology</p> <p>C. Describe the impact of technological change on information technology positions and the resulting need for lifelong learning and retraining</p> <p>D. Experience an information technology career (e.g., internship, volunteer, entry level job)</p>	<p>A Accounting 1</p> <p>B Accounting 1</p> <p>C Accounting 1</p> <p>D Accounting 1</p>
<b>IX. INTERNATIONAL BUSINESS</b>		
<b>FOUNDATIONS OF INTERNATIONAL BUSINESS</b>		
<b>Standard 60: Explain the role of international business; analyze how it impacts business at all levels, including the local, state, national, and international levels.</b>	<p><b>Travel Considerations</b></p> <p>A. Explain factors affecting an international business trip</p>	<p>A. International Business</p>
<b>THE GLOBAL BUSINESS ENVIRONMENT</b>		
<b>Standard 61: Describe the interrelatedness of</b>	<p><b>Social and Cultural Influences</b></p> <p><b>A. Compare the social roles of various subpopulations</b></p>	<p><b>A International Business</b></p>

<p>the social, cultural, political, legal, and economic factors that shape and impact the global business environment.</p>	<p><b>B. Recognize gift giving in business relationships in several cultures and give examples of appropriate and inappropriate gifts for persons in a given country</b>  <b>C. Compare the business protocol of various countries</b></p> <p><b>Political Environment</b>  D. Describe how trade barriers and incentives affect the choice of location for companies operating locally  E. Analyze the impact of political environments on international business</p> <p><b>Economic Environment</b>  F. Discuss the effect of demographics, literacy level, technology, natural resource availability, and infrastructure on the level of a country's economic development  G. Analyze competitive situations that companies face in global business markets  H. Identify how international business activities affect the balance of trade</p>	<p><b>B International Business</b>  <b>C International Business</b>  D International Business  E International Business  F International Business  G International Business  H International Business</p>
<p><b>INTERNATIONAL BUSINESS COMMUNICATION</b></p>		
<p><b>Standard 62: Apply communication strategies necessary and appropriate for effective and profitable international business relationships.</b></p>	<p><b>Oral and Written Communication</b>  A. Compare the use of business cards throughout the world  B. Compose effective business communications for the global business environment that demonstrate an understanding of differences in tone, style, and format  C. Evaluate the use of English in international communications  <b>D. Assess business consequences which may result when incorrectly speaking, writing, or interpreting another language or culture</b>  E. Identify resources and tools that can assist in facilitating effective business communication</p> <p><b>Nonverbal Communication</b>  <b>F. Identify examples of nonverbal communications affecting international business relationships and negotiations</b>  <b>G. Compare cultural attitudes about use of time, silence, space, gestures, body language, and body and eye contact to successful</b></p>	<p>A International Business  B International Business  C International Business  <b>D International Business</b>  E International Business  <b>F International Business</b>  <b>G International Business</b>  H International Business  I International Business</p>

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	<p><b>international business relationship</b></p> <p><b>Negotiations</b>  H. Discuss how people from various cultures approach business negotiations  I. Describe the process of negotiating may be affected by cultural differences</p>	Business
<b>GLOBAL BUSINESS AND SOCIAL RESPONSIBILITY</b>		
<p><b>Standard 63: Describe the factors that define what is considered ethical and socially responsible business behavior in a global business environment</b></p>	<p><b>A. Identify current and emerging ethical issues in the global business environment</b>  B. Explain how a country’s culture, history, and politics can influence ethical decisions  C. Describe potential consequences of unethical business dealings in various international settings  D. Identify pressures that international firms may face when dealing with ethical business issues</p>	<p><b>A International Business</b></p> <p>B International Business</p> <p>C International Business</p> <p>D International Business</p>
<b>ORGANIZATIONAL STRUCTURES FOR INTERNATIONAL BUSINESS ACTIVITIES</b>		
<p><b>Standard 64: Identify forms of business ownership and entrepreneurial opportunities available in international business</b></p>	<p>A. Suggest an appropriate form of business ownership for different international business situations  B. Debate the advantages and disadvantages of expansion into international business activities for a given business</p>	<p>A International Business</p> <p>B International Business</p>
<b>INTERNATIONAL TRADE</b>		
<p><b>Standard 65: Relate balance of trade concepts to the import/export process.</b></p>	<p><b>Importing and Exporting</b>  <b>A. List the steps in the importing and exporting process</b>  B. Identify the risks associated with importing and exporting  C. Describe situations appropriate for exporting  D. Compare the benefits and costs of indirect and direct exporting  E. Analyze the import or export potential for a product or service</p>	<p><b>A International Business</b></p> <p>B International Business</p> <p>C International</p>

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	<p><b>Trade Barriers, Incentives and Agreements</b>                  F. Discuss why governments impose trade barriers and offer trade incentives  <b>G. Describe several international trade agreements and organizations</b>                  H. Compare unilateral, bilateral, and multilateral trade agreements                  I Illustrate and explain the relationships of the major trade alliances with each other                  J Discuss the benefits to countries for entering into trade agreements</p>	<p>Business                  D International Business                  E International Business                  F International Business  <b>G International Business</b>                  H International Business                  I International Business                  J International Business</p>
<b>INTERNATIONAL MANAGEMENT</b>		
<p><b>Standard 66: Analyze special challenges in operations, human resources, and strategic management in international business</b></p>	<p><b>Human Resources</b>                  A. Identify the factors that influence the application of managerial styles in different countries                  B. Identify how motivational techniques for workers may differ when used in different cultures    <b>Strategic Management</b>                  C. Explain the advantages and disadvantages to a company of having access to a global labor pool</p>	<p>A International Business                  B International Business                  C International Business</p>
<b>INTERNATIONAL MARKETING</b>		
<p><b>Standard 67: Apply</b></p>	<p><b>Foreign Markets and Consumer Behavior</b></p>	<p><b>A International</b></p>

<p>marketing concepts to international business situations.</p>	<p><b>A. Illustrate how social, cultural, technological, geographic, and political factors influence consumer buying behavior in different cultures</b>                  B. Contrast international consumer markets and business markets  <b>C. Evaluate market potential for a product or service in a foreign market</b>                  D. Describe how consumer behavior and foreign markets can affect the elements of marketing mix                  E. Describe hoe cultural differences may affect the way a product is advertised and/or marketed in different countries</p> <p><b>Product Development</b>                  F. Describe situations in which global versus international products would be sold                  G. Explain how social, cultural, and political factors affect the new product development process                  H. Describe how product life cycle can be affected in an international business environment</p> <p><b>Pricing Strategies</b>                  I. Explain how currency exchange rates, economic conditions, and the international business environment affect prices charged in international markets</p> <p><b>Transportation and Shipping</b>                  J. Describe shipping terms                  K. Discuss the factors in determining the appropriate mode of transportation for international shipments</p> <p>Promotional Activities                  L. Discuss how media can be used in different international markets to promote products and services                  M. Analyze the influence of social and cultural factors that affect promotions in international markets                  N. Critique advertisements aimed at consumers in an international market</p>	<p><b>Business</b></p> <p>B International Business</p> <p><b>C International Business</b></p> <p>D International Business</p> <p>E International Business</p> <p>F International Business</p> <p>G International Business</p> <p>H International Business</p> <p>I International Business</p> <p>J International Business</p> <p>K International Business</p> <p>L International Business</p> <p>M International</p>
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	O. Modify an advertisement or promotional activity to address a new target market	Business  N International Business  O International Business
<b>INTERNATIONAL FINANCE</b>		
<b>Standard 68: Explain the concepts, role, and importance of international finance and risk management.</b>	<p><b>Currency and Exchange</b>  <b>A.</b> Describe how economic conditions, balance of payment situations, and political issues affect currency values  <b>B. Distinguish between currencies</b>  <b>C.</b> Define the role of central banks and how they affect currency rates</p> <p><b>Financial Institutions and Trade Agreements</b>  <b>D.</b> Describe how international monetary system, including the International Monetary Fund and the World Bank</p>	<p>A International Business  <b>B. International Business</b>   C. International Business   D International Business</p>
<b>X. MANAGEMENT</b>		
<b>MANAGEMENT FUNCTIONS</b>		
<b>Standard 69: Analyze the management functions and their implementation and integration within the business environment.</b>	<p><b>Planning</b>  A. Discuss the importance of vision, mission, goals, and objectives setting within the context of the business environment  B. Describe the role of the strategic planning process  C. Prepare a business plan</p> <p><b>Organizing</b>  A. Explain how management uses various resources in the organizing process to accomplish goals  B. Explain reasons for centralizing and decentralizing authority  C. Explain the advantages and disadvantages of centralization and decentralization  D. Describe how the organization provides accountability by delegating authority and assigning responsibility</p>	<p>A Accounting 1  B Accounting 1  C Accounting 1   A Accounting 1  B Accounting 1  C Accounting 1</p>

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	<p><b>Leading/Directing</b>  <b>A. Differentiate between leading and managing</b>  <b>B. Compare and contrast leadership styles</b>  <b>C. Identify the leadership style most appropriate for a given situation</b></p>	<p>D Accounting 1   A Accounting 1, <b>Management</b>   B Accounting 1, <b>Management</b>   C Accounting 1, <b>Management</b></p>
<b>MANAGEMENT THEORIES</b>		
<p><b>Standard 70: Analyze management theories and their application within the business environment.</b></p>	<p><b>A. Identify and discuss management theories (e.g., Taylor, Weber, Follett, McGregor)</b>  <b>B. Identify motivation theories that impact management (e.g., Maslow, Herzberg, McClelland)</b></p>	<p>A Accounting 1, <b>Management</b>   B Accounting 1, <b>Management</b></p>
<b>BUSINESS ORGANIZATION</b>		
<p><b>Standard 71: Analyze the organization of a business.</b></p>	<p><b>Forms of Business Ownership</b>  A. Identify variations of basic ownership forms (e.g., franchise, limited partnership, limited liability company, and S corporation)  B. Compare the forms of business ownership  <b>Management Levels</b>  A. Describe the interaction between and among management levels  B. Differentiate between tall and flat organizational structures  <b>Organizational Structure</b>  A. Identify the factors that influence an organization’s structure  B. Discuss the interrelationships of a variety of organizational structures (e.g., line, line and staff, and functional)  C. Describe line versus staff departments and the authority relationship between them  D. Describe the effects of group dynamics on group decision making and consensus building</p>	<p>A Accounting 1   B Accounting 1   C Accounting 1   D Accounting 1   A Accounting 1   B Accounting 1   C Accounting 1</p>

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	<p>E. Analyze organizational structures                  F. Compare divisional and departmental structures (e.g., customer, geographic, and product)</p>	<p>D Accounting 1</p> <p>E PF                  F PF</p>
<b>PERSONAL MANAGEMENT SKILLS</b>		
<p><b>Standard 72: Develop personal management skills to function effectively and efficiently in a business environment.</b></p>	<p>A. Identify stressors in the business environment                  B. Recognize the need for lifelong learning                  C. Describe the need for effective communication in business                  D. Identify various types of communication channels                  E. Identify available resources inside and outside the school for making professional contacts (e.g., career development centers, business schools, alumni, and business leaders)</p>	<p>A Accounting 1</p> <p>B Accounting 1</p> <p>C Accounting 1</p> <p>D Accounting 1</p> <p>E Accounting 1</p>
<b>ETHICS AND SOCIAL RESPONSIBILITY</b>		
<p><b>Standard 73: Examine the role of ethics and social responsibility in decision making.</b></p>	<p><b>Ethics</b></p> <p><b>A. Examine a business code of ethics</b>  <b>B. Explain the importance of operating within an ethical work environment</b>  <b>C. Identify the impact of unethical behavior on a business</b>                  D. Explain the relationship between ethics and governmental regulations                  E. Identify guidelines for ethical decision making                  F. Identify ethical considerations resulting from various situations (e.g., technological advances, international competition, employer-employee relationships, and consumer relations)</p> <p><b>Social Responsibility</b></p> <p><b>G. Identify ways in which a business organization demonstrates social responsibility toward its internal and external stakeholders</b>  <b>H. Discuss the impacts resulting from business organizations being socially responsible toward their internal and</b></p>	<p>A Accounting 1,  <b>Management</b></p> <p>B Accounting 1,  <b>Management</b></p> <p>C Accounting 1,  <b>Management</b></p> <p>D Accounting 1</p> <p>E Accounting 1</p> <p>G Accounting 1,  <b>Management</b></p>

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	<b>external stakeholders</b>	H Accounting 1, <b>Management</b>
<b>HUMAN RESOURCE MANAGEMENT</b>		
<b>Standard 74: Describe human resource functions and their importance to an organization's successful operation.</b>	<b>Human Resource Planning</b> A. <b>Define outsourcing as it relates to human resource planning</b>	Accounting 1, <b>International Business</b>
<b>INDUSTRY ANALYSIS</b>		
<b>Standard 75: Analyze a business organization's competitive position within the industry</b>	<b>Competition</b> A. Compare various forms of competition (pure competition, monopolistic competition, oligopoly, and monopoly) B. <b>Describe how various laws (e.g., Sherman Antitrust Act and Robinson-Patman Act) impact competition</b>  <b>Competitive Advantage</b> C. Define competitive advantage	A Accounting 1 B Accounting 1, International Business, <b>Management</b> C Accounting 1, Management
<b>OPERATIONS MANAGEMENT</b>		
<b>Standard 76: Apply operations management principle and procedures to the design of an operations plan</b>	<b>Materials Procurement</b> A. Explain the benefits of establishing and maintaining close working relationships with suppliers B. Identify the factors considered when selecting suppliers (e.g., quality, price, and reliable delivery)	A Accounting 1 B Accounting 1
<b>GLOBAL PERSPECTIVE</b>		
<b>Standard 77: Examine the issues of corporate culture and managing in the global environment.</b>	<b>Economic Considerations</b> A. Recognize the economic impact of global business B. Identify global economic factors that impact business C. Identify approaches used by global business firms	A Accounting 1, International Business

	<p><b>Global Partnering</b>  <b>D. Define forms of global partnering (e.g., licensing, joint ventures, exporting, importing, and franchising)</b>                  E. Identify businesses that have global partners</p>	<p>B Accounting 1, International Business                   C Accounting 1, International Business                   D Accounting 1, <b>International Business</b>                   E Accounting 1, International Business</p>
<b>XI. MARKETING</b>		
<b>FOUNDATIONS OF MARKETING</b>		
<p><b>Standard 78: Recognize the customer-oriented nature of marketing and analyze the impact of marketing activities on the individual, business, and society</b></p>	<p>A. Recognize that a successful marketing strategy is built on positive customer relationships  <b>B. Identify the elements of the marketing mix</b>  <b>C. Describe the wide scope of marketing-business to computer, business to business, industrial, nonprofit, personal, government, and electronic</b>  <b>D. Describe the importance of marketing in a global economy</b></p>	<p>A Marketing  <b>B Marketing</b>  <b>C Marketing</b>  <b>D Marketing</b></p>
<b>CONSUMERS AND THEIR BEHAVIOR</b>		
<p><b>Standard 79: Analyze the characteristics, motivations, and behaviors of consumers</b></p>	<p>A. Describe the impact of consumer differences on buying decisions.                  B. Differentiate between ultimate consumers and other types of consumers                  C. Describe characteristics of the changing domestic and global population                  D. Differentiate between rational and emotional buying motives   <b>Segmentation and Target Markets</b>  <b>E. Define market segmentation and describe how it is used</b></p>	<p>A Marketing                   B Marketing                   C Marketing                   D Marketing   <b>E Marketing</b></p>

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	<p><b>F. Identify the tools of market segmentation</b>  <b>G. Explain ways that segmentation can be used to identify target markets</b></p>	<p><b>F Marketing</b>  <b>G Marketing</b></p>
<b>EXTERNAL FACTORS</b>		
<p><b>Standard 80: Analyze the influence of external factors on marketing</b></p>	<p><b>Government and Legal Regulations</b>  A. Identify specific regulations/laws and their impact on marketing  B. Describe the impact of specific marketing regulations/laws on both domestic and international business</p> <p><b>Ethical Issues</b>  <b>C. Identify ethical issues and their impact on marketing</b>  D. Differentiate between ethical and unethical marketing practices</p> <p><b>Economic Issues</b>  E. Determine the ways in which economic conditions, both domestic and international, affect marketing  F. Describe ways competition affects marketing decisions  G. Identify how technology affects competition and marketing decisions  H. Explain competitive situations and the impact they have on marketing decisions  I. Describe the ways marketing strategies are altered to meet competition</p> <p><b>Stakeholders</b>  J. Describe the ways in which special interest groups influence marketing</p> <p><b>Culture</b>  K. Describe ways cultural differences, both domestic and international, affect marketing activities  L. Analyze ways in which marketers may respond to the concerns of cultural groups</p> <p><b>Technology</b></p>	<p>A Marketing  B Marketing  <b>C Marketing</b>  D Marketing  E Marketing  F Marketing  G Marketing  H Marketing  I Marketing  J Marketing  K Marketing  L Marketing  M Marketing</p>

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	<p>M. Explain the importance of having a technological edge over the competition</p> <p>N. Determine new ways of marketing products using emerging and evolving technologies</p>	<p>N Marketing</p>
<b>THE MARKETING MIX</b>		
<p><b>Standard 81: Analyze they elements of the marketing mix, their interrelationships, and how they are used in the marketing process</b></p>	<p><b>Products and Services</b></p> <p>A. Classify products in consumer categories or industrial categories</p> <p>B. Describe the process for new product and service development</p> <p>C. Identify ethical issues associated with product development</p> <p>D. Examine global opportunities for new products</p> <p><b>New Product Development and Ideas</b></p> <p><b>C. Describe the process for new product service development</b></p> <p><b>Branding</b></p> <p><b>D. Identify qualities of an effective brand</b></p> <p>E. Explain the impact of brands on consumer behavior</p> <p>F. Examine reasons for consumers to have brand loyalty</p> <p><b>Product Mix</b></p> <p><b>G. Define product mix</b></p> <p>H. Illustrate how product mix is impacted by consumer demand</p> <p><b>Product Life Cycle</b></p> <p><b>I. Identify the stages of a product life cycle.</b></p> <p><b>J. Identify the product life cycle stage in which a product is located</b></p> <p><b>Price</b></p> <p>K. Identify pricing strategies and situations in which each is applicable</p> <p>L. Calculate a product's price using different pricing methods</p> <p><b>Promotion</b></p> <p>M. Evaluate factors used to determine media selection</p> <p><b>N. Evaluate the methods for evaluating the effectiveness of</b></p>	<p>A Marketing</p> <p>B Marketing</p> <p><b>C Marketing</b></p> <p><b>D Marketing</b></p> <p>E Marketing</p> <p>F Marketing</p> <p><b>G Marketing</b></p> <p>H Marketing</p> <p>I Marketing</p> <p>J Marketing</p> <p>K Marketing</p> <p>L Marketing</p> <p>M Marketing</p> <p><b>N Marketing</b></p> <p>O Marketing</p>

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	<p><b>various forms of advertising</b>  O. Identify ethical issues  P. Recognize the impact of different cultural standards on advertising</p> <p><b>Sales Promotion</b>  Q. Describe the purposes of various types of sales promotion  R. Evaluate alternative forms of sales promotion</p> <p><b>Public Relations and Publicity</b>  S. Identify various forms of public relations activities  T. Differentiate between public relations activities</p> <p><b>Personal Selling</b>  <b>U. Demonstrate the steps involved in the personal selling process</b></p>	P Marketing Q Marketing R Marketing S Marketing T Marketing <b>U Marketing</b>
<b>MARKETING RESEARCH</b>		
<p><b>Standard 82: Analyze the role of marketing research in decision making.</b></p>	<p><b>A. Identify the reasons for conducting market research</b>  <b>B. Differentiate between primary and secondary sources of data</b>  C. Identify sources of secondary data  D. Identify the methods for collecting primary data  E. Describe the procedures for conducting market research</p>	<b>A Marketing</b> <b>B Marketing</b> C Marketing D Marketing E Marketing
<b>THE MARKETING PLAN</b>		
<p><b>Standard 83: Describe the elements, design, and purposes of a marketing plan.</b></p>	<p><b>A. Explain why a marketing plan is essential</b>  B. Differentiate between short-term and long-term planning  C. Identify the components of a marketing plan  D. Identify the goals is a marketing plan  E. Recognize that a marketing plan is not a static document</p>	<b>A Marketing</b> B Marketing C Marketing D Marketing



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		E Marketing
<b>SOCIAL STUDIES ECONOMICS STANDARDS</b>		
	<p><b>Economic Reasoning Skills</b>  A. Create a budget based on a given monthly income, real-world expenses, and personal preferences, including enough savings to meet an identified future savings goal.</p> <p><b>Personal Finance</b>  B. Describe various types of income including wage, rent, interest and profit; explain the role that the development of human capital plays in determining one's income.</p> <p><b>Fundamental Concepts</b>  <b>C. Describe the movement of goods and services, resources and money through markets in a market-based economy.</b></p> <p><b>Microeconomic Concepts</b>  D. Explain why federal and state governments regulate economic activity to promote public well-being.</p>	<p>A MS</p> <p>B MS</p> <p><b>C MS</b></p> <p>D MS</p>