

**Florida Department of Education
Curriculum Framework**

Course Title: Fundamentals of Finance
Course Type: Orientation/Exploratory
Career Cluster: Finance

Secondary – Middle School

Course Number	8540400
CIP Number	148540400M
Grade Level	6-8
Course Length	Semester
Teacher Certification	Refer to the Course Structure section.
CTSO	FBLA, BPA, DECA
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml

Purpose

The purpose of this course is to assist students in making informed decisions regarding their future academic and occupational goals and to provide information regarding careers in the Finance career cluster. Fundamentals of Finance provides students with opportunities to become familiar with related careers and develop fundamental knowledge and skills in general economic systems, financial securities, banking concepts, credit, and consumer lending in the United States. Instruction in information systems and related electronic skills and software applications is also included. Instruction and learning activities are provided in a laboratory setting using hands-on experiences with the equipment, materials and technology appropriate to the course content and in accordance with current practices.

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

Course Structure

The length of this course is one semester. It may be offered for two semesters when appropriate. When offered for one semester, it is recommended that it be at the exploratory level and more in-depth when offered for two semesters.

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

The following table illustrates the course structure:

Course Number	Course Title	Teacher Certification	Length
8540400	Fundamentals of Finance	BUS ED 1 @2 MKTG 1 @2 TC COOP ED @7 VOE @7	Semester

Standards

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

- 01.0 Demonstrate knowledge, skill, and application of information systems to accomplish job objectives and enhance workplace performance.
- 02.0 Demonstrate ability in using microcomputer and electronic skills to perform job functions.
- 03.0 Develop and utilize business-related soft skills.
- 04.0 Develop sales and marketing fundamentals.
- 05.0 Demonstrate effective customer service skills.
- 06.0 Develop awareness of management functions and organizational structures as they relate to today's workplace and employer/employee roles. Demonstrate initiative, courtesy, loyalty, honesty, cooperation and punctuality as a team member.
- 07.0 Assess personal strengths and weaknesses relating to job objectives, career exploration, personal development, and life goals.
- 08.0 Compare the differences between the various economic systems and explore American capitalism.
- 09.0 Demonstrate knowledge through citing examples of capital markets and the role securities have within these markets.
- 10.0 Develop skills in interpreting the financial section of the daily newspaper.
- 11.0 Identify different types of business organization.
- 12.0 State the banking concept as used in America.
- 13.0 Describe the role of consumer credit in today's society.
- 14.0 Identify the principles of saving and borrowing.
- 15.0 Summarize global banking functions.
- 16.0 Define global trade.

**Florida Department of Education
Student Performance Standards**

Course Title: Fundamentals of Finance
Course Number: 8540400
Course Length: Semester

Course Description:

This course provides students with opportunities to acquire foundational knowledge and skills suitable for pursuing higher level programs of study related to the information technology industry.

CTE Standards and Benchmarks	
01.0	Demonstrate knowledge, skill, and application of information systems to accomplish job objectives and enhance workplace performance. The student will be able to:
01.01	Develop keyboarding skills to enter and manipulate text and data.
01.02	Describe and use current and emerging computer technology and software to perform personal and business related tasks.
01.03	Identify and describe communications and networking systems used in workplace environments.
01.04	Use reference materials such as on-line help, vendor bulletin boards, tutorials, and manuals available for application software.
01.05	Describe ethical issues and problems associated with computers and information systems.
01.06	Demonstrate basic file management skills.
01.07	Troubleshoot problems with computer software, hardware, peripherals, and other office equipment.
01.08	Select and use standard written business and financial communication formats.
02.0	Demonstrate ability in using microcomputer and electronic skills to perform job functions. The student will be able to:
02.01	Apply the following tools to increase work efficiency: word processing, database, spreadsheet programs, presentation programs, email systems, and the Internet.
02.02	Utilize computer technology to access, analyze and interpret business information.
02.03	Cite Internet-based resources correctly using proper format.
02.04	Research industry trends on the Internet.
03.0	Develop and utilize business-related soft skills. The student will be able to:

CTE Standards and Benchmarks	
03.01	Understand the importance of a positive attitude in obtaining and maintaining a job.
03.02	Identify good grooming and dress habits for the workplace.
03.03	Develop problem-solving skills.
03.04	Identify the benefits of teamwork.
03.05	Identify the importance of impromptu speaking ability in the workplace.
03.06	Identify the importance of prepared speaking ability in the workplace.
04.0	Develop sales and marketing fundamentals. The student will be able to:
04.01	Demonstrate knowledge of available financial services and products.
04.02	Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
04.03	Explain the importance of and demonstrate the procedures of cross selling.
04.04	Identify the opportunities for cross selling.
04.05	Follow effective procedures for closing a sale.
04.06	Demonstrate the ability to sell a variety of financial services and products.
05.0	Demonstrate effective customer service skills. The student will be able to:
05.01	Practice appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers in person, or over the phone.
05.02	Identify and evaluate customer needs.
05.03	Practice responding to client inquiries in a timely matter.
05.04	Practice available techniques to effectively serve customers.
05.05	Practice assisting clients, including difficult customers, with problem resolution.
06.0	Develop awareness of management functions and organizational structures as they relate to today's workplace and employer/employee roles. Demonstrate initiative, courtesy, loyalty, honesty, cooperation and punctuality as a team member. The student will be able to:
06.01	Explore and evaluate organizational structures and cultures for managing project teams.

CTE Standards and Benchmarks	
06.02	Explore and identify current trends in business and the employee's role in maintaining productive business environments in today's global workplace.
06.03	Collaborate with individuals and teams to practice tasks and solve business-related problems, demonstrating initiative, courtesy, loyalty, honesty, cooperation, and punctuality as a team member.
07.0	Assess personal strengths and weaknesses relating to job objectives, career exploration, personal development, and life goals. The student will be able to:
07.01	Analyze job and career requirements and relate career interests to opportunities in financial occupations in the global economy.
08.0	Compare the differences between the various economic systems and explore American capitalism – the student will be able to:
08.01	Describe the terms "market" and "market system." Compare and contrast major features of a variety of economic systems.
08.02	Describe the characteristics of America's market economy and the impact of supply and demand.
08.03	Explain the role of the profit motive in investment decisions.
09.0	Demonstrate knowledge through citing examples of capital markets and the role securities have within these markets. The student will be able to:
09.01	Identify reasons for corporate efforts to raise capital.
09.02	Explain methods available to corporations for raising capital.
10.0	Develop skill in interpreting the financial section of the daily newspaper. The student will be able to:
10.01	Identify important financial data components found in the financial section of a daily newspaper.
11.0	Identify different types of business organization. The student will be able to:
11.01	Compare the features of proprietorship, partnership, and corporation.
11.02	List the advantages and disadvantages of forming a corporation.
11.03	Discuss reasons for corporate acquisitions and mergers.
12.0	State the banking concept as used in America. The student will be able to:
12.01	Identify the basic functions of banks.
12.02	Describe the services offered by a full service bank.
12.03	Explain the importance of selling financial services by all financial institutions.

CTE Standards and Benchmarks	
13.0	Describe the role of consumer credit in today's society. The student will be able to:
13.01	Define consumer credit.
13.02	Identify major providers of consumer credit.
13.03	State the reasons consumer credit exists.
14.0	Identify the principles of saving and borrowing. The student will be able to:
14.01	Describe the importance of credit to consumers in the American marketplace.
14.02	List the criteria for judging an individual's credit worthiness.
14.03	Describe three different types of consumer credit discrimination.
14.04	Describe a strategy for increasing an individual's savings.
15.0	Summarize global banking functions. The student will be able to:
15.01	Describe the promotion of global trade.
15.02	Analyze the global credit crisis.
15.03	Identify global exchange services.
16.0	Define global trade. The student will be able to:
16.01	Describe what takes place during the rise or fall of the exchange rate of the U.S. dollar.
16.02	Outline the advantages and disadvantages of a protectionist policy.
16.03	Identify possible solutions to the problem of meeting global competition.
16.04	Distinguish between imports and exports.
16.05	Discuss the U.S. balance of trade.

Additional Information

Laboratory Activities

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

Florida Standards for English Language Development (ELD)

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

English Language Development (ELD) Standards Special Notes:

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

Career and Technical Student Organization (CTSO)

CTSOs are co-curricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered. Other CTSOs not listed in this curriculum framework or recognized by the Florida Department of Education are permissible provided they support student mastery over the standards and benchmarks of this curriculum framework.

Accommodations

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

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