

Florida Department of Education
Curriculum Framework

The standards and/or benchmarks for this program were updated for the 2026-27 academic year.

Program Title: Business Ownership
Program Type: Career Preparatory
Career Cluster: Marketing, Sales & Service

Secondary – Career Preparatory	
Program Number	8812000
CIP Number	0252070101
Grade Level	9-12
Program Length	1 credit
Teacher Certification	Refer to the Program Structure section.
CTSO	DECA, FBLA-PBL, BPA
SOC Codes (all applicable)	11-1021 – General and Operations Managers
CTE Program Resources	http://www.fldoe.org/academics/career-adult-edu/career-tech-edu/program-resources.stml

Purpose

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

The purpose of this program is to prepare students for careers as entrepreneurs, present entrepreneurship as a career path worthy of consideration, provide students with the skills needed to realistically evaluate their potential as business owners and to develop the fundamental knowledge and skills necessary to start and operate a business.

The content includes, but is not limited to, the essential competencies required to operate a small business.

The planning and operation of a simulated business are an important part of the instruction of this course.

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

Program Structure

This program is a planned sequence of instruction totaling one credit.

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

The following table illustrates the secondary program structure:

Course Number	Course Title	Teacher Certification	Length	SOC Code	Level	Graduation Requirement
8812000	Business Ownership	ADVR PROM 7G BUS ED 1 MKTG 1 MKTG MGMT 7G RETAILING @7 7G TC COOP ED @7 VOE @7	1 credit	11-1021	3	CT

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

Florida's Career Readiness Skills for CTE Programs

Employability Skills	
01.0	Apply academic skills to workplace scenarios.
01.01	Use reading skills.
01.02	Use writing skills.
01.03	Use mathematical strategies and procedures.
01.04	Use scientific principles and procedures.
02.0	Design a solution to an industry problem.
02.01	Use critical thinking.
02.02	Use creativity.
02.03	Make sound decisions.
02.04	Solve problems.
02.05	Reason.
02.06	Plan and organize.
03.0	Manage resources within an industry project
03.01	Manage time.
03.02	Manage money or resources.
03.03	Manage materials.
03.04	Manage personnel.
04.0	Oversee the subcomponents, operations and output of a technical or organizational system.
04.01	Manage systems.
04.02	Monitor systems.
04.03	Improve systems.
05.0	Use information for decision making.
05.01	Locate information.
05.02	Organize information.
05.03	Use information.

05.04	Analyze information.
05.05	Communicate information.
06.0	Apply relevant technology to workplace scenarios to aid productivity.
06.01	Use technology.
07.0	Interpret and express interpersonal communication.
07.01	Communicate verbally.
07.02	Listen actively.
07.03	Comprehend written material.
07.04	Convey information in writing.
07.05	Communicate nonverbally.
07.06	Interpret nonverbal communication.
08.0	Interact with others to accomplish workplace goals.
08.01	Collaborate with others in a team.
08.02	Respond to customer needs.
08.03	Exercise leadership.
08.04	Negotiate to resolve conflict.
08.05	Respect others.
09.0	Manage personal behavior to maximize productivity and professional growth.
09.01	Demonstrate responsibility and self-discipline.
09.02	Adapt and show flexibility.
09.03	Work independently.
09.04	Demonstrate a willingness to learn.
09.05	Demonstrate integrity.
09.06	Demonstrate professionalism.
09.07	Take initiative.
09.08	Display positive attitude.
09.09	Take responsibility for professional growth.

Career Exploration & Planning	
10.0	Explain career opportunities aligned with the regional economy and personal aspirations.
10.01	Describe regional occupations that are high-demand, high-growth, high-wage and/or high-skill.
10.02	Describe careers aligned with his or her interests, skills and values based on career assessment, experiential learning, career informational interviews, research and/or reflection.
11.0	Explain postsecondary pathways aligned with his or her career aspirations.
11.01	Compare and contrast postsecondary pathways, including education, employment, entrepreneurship and enlistment (the “Four Es”).
11.02	Compare and contrast regional postsecondary training provider options, including apprenticeships, technical colleges, state colleges, universities and industry-recognized certification providers.
11.03	Define postsecondary credentialing and stacking options, including industry-recognized certifications, apprenticeship certificates of completion, career certificates, licenses and associate or baccalaureate degrees.
11.04	Compare postsecondary training data for training programs of interest, such as total costs, average student loan debt, and median earnings and job placement rates after program completion.
12.0	Develop a personalized career and academic plan.
12.01	Prioritize an occupation, credential and postsecondary training provider for plan formation.
12.02	Self-assess progress toward meeting graduation requirements and skill-development goals.
12.03	Develop and complete a chronological checklist of steps and deadlines prior to postsecondary training or national service application that includes any required documentation to gather, writing prompts and examinations.
12.04	Identify a variety of financial aid opportunities, including scholarships, grants, savings, work, work-study programs, private loans and federal loans.
12.05	Develop a postsecondary training budget that is inclusive of living and school expenses.
Job Attainment	
13.0	Find, assess and apply to job opportunities.
13.01	Identify online job posts relevant to his or her career aspirations.
13.02	Compare and contrast the job posts’ required qualifications, job duties, compensation, benefits and employers.
13.03	Define what information, documentation and writing prompts are required for the positions.
14.0	Communicate personal competence, character and fit for a job opportunity.
14.01	Develop a resume.
14.02	Write a cover letter.
14.03	Curate a professional portfolio that includes work products.
14.04	Prepare for and experience a mock job interview.

15.0	Cultivate and leverage relationships to professionally advance.
15.01	Request a signed reference letter, letter of recommendation and/or an online skill/professionalism endorsement.
15.02	Develop a plan to cultivate a professional digital footprint.
15.03	Develop a networking plan for a specific industry of interest.

Standards

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

- 01.0 Analyze the changing role of entrepreneurship in the global marketplace.
- 02.0 Prepare a self-analysis.
- 03.0 Analyze how to build a competitive advantage by testing opportunities and evaluating management theories, models and tools.
- 04.0 Explain the role of management and project management in the operation of an enterprise.
- 05.0 Determine business plan development steps and procedures.
- 06.0 Prepare a business and financial plan for a business.
- 07.0 Prepare a description of a proposed business organization.
- 08.0 Prepare and explain the importance of building relationships in business and entrepreneurship.
- 09.0 Prepare a market segment analysis.
- 10.0 Prepare an analysis of a potential location.
- 11.0 Prepare a description of proposed products/services.
- 12.0 Prepare a proposed pricing policy.
- 13.0 Prepare a marketing strategy.
- 14.0 Identify Ethical marketing and sales techniques.
- 15.0 Demonstrate the uses of business-related software.
- 16.0 Apply Basic Accounting Concepts.
- 17.0 Apply a career plan for entrepreneurship.

**Florida Department of Education
Student Performance Standards**

Course Title: Business Ownership
Course Number: 8812000
Course Credit: 1

Course Description:

The purpose of this course is to prepare students for careers as entrepreneurs, present entrepreneurship as a career path worthy of consideration, provide students with the skills needed to realistically evaluate their potential as business owners and to develop the fundamental knowledge and skills necessary to start and operate a business.

CTE Standards and Benchmarks	
01.0	Analyze the changing role of entrepreneurship in the global marketplace. The student will be able to:
01.01	Define entrepreneurship and identify its characteristics.
01.02	Examine the innovations and inventions throughout history that created businesses.
01.03	Analyze business trends created by changes in technology (e.g., on-demand economy shift, e-commerce and social commerce dominance, future of business trends, etc.).
01.04	Evaluate the importance of entrepreneurship to the global economy; identify and research famous entrepreneurs.
01.05	Summarize factors that have led to increased interdependence within the global marketplace.
01.06	Research the tools, resources, and various methods available to start a new business such as journals, search engines, Small Business Administration, Better Business Bureau, government websites, other websites, etc.
02.0	Prepare a self-analysis. The student will be able to:
02.01	Describe personal education, training, strengths, and weaknesses relevant to the operation of a business and optionally, incorporate an emotional Intelligence exercise.
02.02	Develop a timeline for the personal and professional development required for a specific field of business; outline the steps needed to acquire skills and obtain licensure.
02.03	Describe personality traits and work habits relevant to the operation of a business; compare to the individual's traits and habits.
03.0	Analyze how to build a competitive advantage by testing opportunities and evaluating management theories, models, and tools. The student will be able to:
03.01	Define and discuss the SWOT (Strength, Weakness Opportunities & Threats), TOWS (Threats, Opportunities, Weakness & Strength) and PESTLE (Political, Economic, Sociological, Technological, Legal & Environmental) analytical models.

CTE Standards and Benchmarks

03.02	Utilize Porter's 5 Forces on a mock business. (Optional)
04.0	Explain the role of management and project management in the operation of an enterprise. The student will be able to:
04.01	Analyze and explain the functions of management.
04.02	Prepare an organizational chart and explain its importance.
04.03	Discuss various aspects of supervising employees and understand the language and processes of project management and the role of employees in the workplace.
04.04	Analyze the relationship of government entities (federal, state, local) to small and large businesses; note the differences in certain laws (e.g., Family and Medical Leave Act); expand on the importance of Human Resources. (Optional)
04.05	Discuss business ethics and regulations' impact on small and large businesses.
04.06	Identify the various types of taxes levied on a small business, including income tax, sales tax, and payroll taxes.
04.07	Compare sources of management information systems for the small business owner.
04.08	Analyze and determine possible employee work environments (remote, in-person, hybrid, etc.) to maximize employee retention and productivity.
04.09	Determine how to find the best possible employees using various websites, recruiting firms or other means.
05.0	Determine business plan development steps and procedures. The student will be able to:
05.01	Define the five common forms of businesses.
05.02	Describe the components of a business plan (e.g., Executive Summary, Introduction, Analysis of Business Situation, Planned Operation, Planned Financing, Objectives, Lead Business Model Canvas).
05.03	Analyze the importance of a business plan in developing a business idea and evaluating success.
05.04	Select data, graphics, maps and diagrams to include in a business plan.
05.05	Evaluate the possibility of and procedures for buying an existing business or franchise.
06.0	Prepare a business and financial plan for a business. The student will be able to:
06.01	Identify and justify the type of business being proposed.
06.02	Analyze how current or changing economic situations create unfulfilled consumer demand for the proposed business.
06.03	Evaluate various corporate vision and mission statements and develop individualized vision and mission statements for the selected business.

CTE Standards and Benchmarks

06.04	Compose a description of the product/service and advantages and benefits the product/service will provide customers.
06.05	Substantiate why the business will be successful.
06.06	Identify three business failures, evaluate the causes of each failure and describe how to avoid those failures in your business.
06.07	Estimate the start-up costs required to open a business.
06.08	Compare available funding sources; identify the amount of personal financial commitment necessary to open a business.
06.09	Use a financial calculator or an online program to determine the loan payment and amortization of a business loan.
06.10	Prepare a plan to repay borrowed funds or provide return on investment to equity funds.
06.11	Project monthly and annual business income for the first year of operation and prepare an Income Statement.
06.12	Estimate monthly and annual cash flow projections for the first year of operation.
06.13	Calculate the sales volume required for the first year of operation to be profitable.
06.14	Prepare a statement of opening assets, liabilities, and net worth (balance sheet). (Optional)
06.15	Prepare a five-year financial plan.
06.16	Develop a summary of key points for supporting financial requests.
06.17	Develop alternative payment options such as credit, contactless payments, cryptocurrency, etc.
06.18	Explain the importance of personal finance with regard to financing (e.g., credit score, asset/debt ratio, etc.). (Optional)
07.0	Prepare a description of a proposed business organization. The student will be able to:
07.01	Determine the form of ownership best suited for the proposed business.
07.02	Identify the steps required to establish various types of businesses (e.g., licenses, special permits, bank accounts, etc.).
07.03	Outline steps for the hiring of employees.
07.04	Prepare an organizational chart.
07.05	Compose job descriptions and determine employee benefits for the identified positions.
07.06	Perform a risk management analysis and determine employee benefits.

CTE Standards and Benchmarks

08.0 Prepare and explain the importance of building relationships in business and entrepreneurship. The student will be able to:

08.01 Communicate effectively and professionally in a variety of formats (e.g., verbal, written, digital, presentations).

08.02 Explain how networking is vital to business.

08.03 Practice active listening and empathetic communication to understand and respond to diverse perspectives.

08.04 Negotiate and resolve conflicts effectively and ethically.

08.05 Demonstrate cultural awareness and sensitivity in all interactions.

08.06 Explain the different leadership styles and how communication relates to each style of leadership.

09.0 Prepare a market segment analysis. The student will be able to:

09.01 Analyze the target market by geographical area, demographics, lifestyles, and product benefits.

09.02 Explain the importance of market segmentation.

09.03 Describe customer buying behavior related to the proposed business.

09.04 Analyze the customer base relative to local market demographics.

10.0 Prepare an analysis of a potential location. The student will be able to:

10.01 Evaluate the availability, costs, traffic patterns, accessibility, and proximity to the competition of an appropriate business location.

10.02 Research cultural, financial, vocational, age, and mobility characteristics of the inhabitants of the potential location.

10.03 Determine the advantages and disadvantages of different types of business locations.

10.04 Understand different types of commercial leases and practice the calculations needed to establish rent.

10.05 Determine the steps involved in selecting a specific business site.

11.0 Prepare a description of proposed products/services. The student will be able to:

11.01 Summarize the features, benefits, and advantages of the products and services to be offered.

11.02 Develop an inventory policy, if applicable.

11.03 Develop a plan for virtual services for the business. (Optional)

CTE Standards and Benchmarks

12.0	Prepare a proposed pricing policy. The student will be able to:
12.01	Identify the elements and reasons for developing a pricing strategy and how it effects affects the profitability and sustainability of a business.
12.02	Identify pricing incentive options.
12.03	Define and compute profit margin.
12.04	Determine the economics of one unit and the break-even point.
13.0	Prepare a marketing strategy. The student will be able to:
13.01	Determine and describe an appropriate business and product branding image. (Optional).
13.02	Select a promotional mix for the business.
13.03	Establish promotional objectives for the business.
13.04	Design and prepare an advertising brochure.
13.05	Identify methods of promotion to be used by comparing and contrasting costs versus benefits.
13.06	Explore various advertising mediums and the costs associated with each type.
13.07	Develop a promotional plan that includes digital marketing and sales promotions.
13.08	Develop ideas for obtaining publicity for the business, including using a social media campaign, press release, etc.
13.09	Determine the best publications to use and write a press release.
13.10	Analyze advertising trends by looking at all forms of marketing media and determine their effectiveness.
13.11	Identify the role of customer service (e.g., surveying, feedback, customer retention, customer empathy. etc.).
13.12	Introduce personalized omnichannel and multichannel experiences.
14.0	Identify Ethical marketing and sales techniques. The student will be able to:
14.01	Define and explain emotions in marketing and prepare examples.
14.02	Recognize and understand the role of emotions in consumer decision-making.
14.03	Develop and implement marketing strategies that appeal to customer emotions and values.

CTE Standards and Benchmarks

14.04	Use emotional intelligence and other soft skills to build rapport and trust with clients.
14.05	Identify and address customer concerns and objections empathetically.
14.06	Communicate with customers in a way that is authentic and builds trust.
14.07	Determine and analyze ethical and unethical marketing and sales techniques.
14.08	Identify and apply ethical principles and legal guidelines related to marketing and sales practices.
14.09	Recognize and avoid deceptive or misleading marketing tactics.
14.10	Understand and comply with consumer protection laws and regulations.
14.11	Maintain confidentiality and protect customer data.
14.12	Act with integrity and honesty in all business dealings.
15.0	Demonstrate the uses of business-related software. The student will be able to:
15.01	Perform data entry procedures.
15.02	Perform merchandising math data entry procedures (e.g., stock turnover, markup, markdown, open to buy, pricing, invoicing).
15.03	Analyze a marketing spreadsheet in a decision-making situation, such as the Return on Investment (ROI), cash flow analysis.
15.04	Discuss the importance of all forms of online media services to a small business.
15.05	Analyze various software options for business operations (e.g., search engines, business software, web services, market searches, etc.).
16.0	Apply basic accounting concepts. The student will be able to:
16.01	Recognize the difference between debits and credits.
16.02	Compare and contrast the two accounting methods (Cash vs. Accrual) to justify the method of choice for the business.
16.03	Categorize various accounts as either accounts payable or accounts receivable and show a clear understanding of these terms.
16.04	Understand the importance of the break-even point in setting realistic financial goals and ensuring profitability.
16.05	Develop an understanding of key financial ratios essential for managing a business's financial health.

CTE Standards and Benchmarks

16.06	Explore both traditional and modern methods of bookkeeping, including paper-based systems, spreadsheet tools, desktop software, cloud-based platforms, and specialized applications.
17.0	Apply a career plan for entrepreneurship. The student will be able to:
17.01	Develop a plan for pursuing a career as an entrepreneur; include training and educational requirements, skills and abilities and steps for reaching career goals.
17.02	Demonstrate specific technology applications related to a career plan.
17.03	Develop a digital career portfolio.
17.04	Plan for continuous development of skills, keeping licenses current, and any other requirements needed to keep business profitable.

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.

Cooperative Training – OJT

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

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's Individual Educational Plan (IEP) or 504 plan or postsecondary student's accommodations' plan to meet individual needs and ensure equal access. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional

methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

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

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