Maryland CTE Program of Study

Maryland State Department of Education

Division of Career and College Readiness

200 West Baltimore Street

Baltimore, Maryland 21201-2595

This agreement is between the Division of Career and College Readiness (DCCR), Maryland State Department of Education (MSDE), and the local school system listed below.

**LOCAL SCHOOL SYSTEM INFORMATION**

Complete the information requested below, including the original signature of the CTE local director.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Local School System (LSS) and Code: | | | | | | | |  | | | | | | | |
| Name of CTE Local Director: | | | | |  | | | | | | Phone: | | |  | |
| LSS Career Cluster: | | | | **Business Management and Finance** | | | | | | | | | | | |
| LSS Program Title: | | **Business, Management, and Finance** | | | | | | | | | | | | | |
| Pathway Options: | 1.Business Management | | | | | | 2.Accounting & Finance | | | 3.Marketing | | 4. Business Administrative Services | | | |
| Value Added  yes  no This program provides students the opportunity to earn early college credit. The academic and  Options: technical course sequences for both secondary and postsecondary programs are included herein.  yes  no Enclosed is a copy of the articulation agreement (Copy required for CTE program approval if the program is articulated with a postsecondary education provider).  yes  no This program provides students with the opportunity to earn an industry-recognized credential. The credential is identified herein. | | | | | | | | | | | | | | | |
| Program Start Date: | | |  | | | | | |  | | | |  | | |
| Signature of CTE Local Director: | | | | | |  | | | | | | | Date: | |  |
| Signature of Local Superintendent: | | | | | |  | | | | | | | Date: | |  |

**TO BE COMPLETED BY MSDE/DCCR**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Date Program Proposal received by CTE Systems Branch: | | | |  | | | |
| CTE Control Number: | |  | | | Fiscal Year: |  | |
| CIP Number: | Program: Business Management & Finance | | | Pathway Option 1:  Business Management  **52.0251** | Pathway Option 2: Accounting & Finance  **52.0354** | Pathway Option 3: Marketing  **52.1451** | Pathway Option 4: Business Administrative Services **52.0451** |
| MSDE Cluster Title: | | | **Business Management and Finance** | | | | |
| **Approval Starts FY: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | |  |  | | |
|  | | | |  |  | | |
| Signature, Assistant State Superintendent, Career and College Readiness | | | | | |  | Date |

**CTE Secondary Program Proposal Contents**

**STEP 1A: PROGRAM ADVISORY COMMITTEE MEMBERS AND THEIR AFFILIATIONS**

Complete the list of the Program Advisory Committee (PAC) members. Members should include employers, local workforce development representatives, economic development personnel, business, or labor representatives, and the remainder should include secondary and postsecondary, academic and technical educators and other stakeholders. Place a check in the appropriate box to indicate the role each person plays. Include all of the information requested for each entry. Use this form or a locally developed form – either one is acceptable as long as all information is provided.

# Program Advisory Committee List

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Membership: First entry should be the industry representative who is leading the PAC.** | | | | | | | | |
| PAC Leader Name: | | Ms. Liz Leoni-Monti | | | | Representation: Business | | |
| Title: | | Assistant Vice President | | | | Industry  Secondary  Postsecondary | | |
| Affiliation: | | APG Federal Credit Union | | | | | | |
| Address1: | | PO Box 1176 | | | | | | |
| Address2: | |  | | | | | | |
| City, State, Zip: | | Aberdeen | | State: | | MD | Zip | 21001-6176 |
| Phone: | | 410-272-4000 | | Fax: | |  | | |
| Email: | | [lleonimonti@apgfcu.com](mailto:lleonimonti@apgfcu.com) | | | | | | |
| Area of Expertise: | | Finance | | | | | | |
| Role: | Work-based Learning  Curriculum Development  Skills Standards Validation  Staff Development | | | | | | | |
| X Program Development | | Other (specify): | |  | | | |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Name: | | Mr. Charles Ewing | | | | Representation: Business | | |
| Title: | | Market Director of Human Resource | | | | Industry  Secondary  Postsecondary | | |
| Affiliation: | | Marriott Hotel & Resorts | | | | | | |
| Address1: | | 3501 University Blvd | | | | | | |
| Address2: | |  | | | | | | |
| City, State, Zip: | | East Hyattsville | | State: | | MD | Zip | 20783 |
| Phone: | | 301-985-7821 | | Fax: | |  | | |
| Email: | | [Charles.ewing@marriott.com](mailto:Charles.ewing@marriott.com) | | | | | | |
| Area of Expertise: | | Hospitality, Management & Tourism | | | | | | |
| Role: | X Work-based Learning  Curriculum Development  Skills Standards Validation  Staff Development | | | | | | | |
| X Program Development | | Other (specify): | |  | | | |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Name: | | Ms. Cynthia Jones | | | | Representation: Business | | |
| Title: | | Education Director | | | | Industry  Secondary  Postsecondary | | |
| Affiliation: | | First Financial Credit Union | | | | | | |
| Address1: | | 1215 York Road | | | | | | |
| Address2: | |  | | | | | | |
| City, State, Zip: | | Lutherville | | State: | | MD | Zip | 21093 |
| Phone: | |  | | Fax: | |  | | |
| Email: | | [cjones@firstfinancial.org](mailto:cjones@firstfinancial.org) | | | | | | |
| Area of Expertise: | | Marketing, Banking, and Finance | | | | | | |
| Role: | X Work-based Learning X Curriculum Development  Skills Standards Validation  Staff Development | | | | | | | |
| X Program Development | | Other (specify): | |  | | | |
| PAC Leader Name: | | Mr. Colin Lewis | | | | Representation: Business | | |
| Title: | | Business Manager | | | | Industry  Secondary  Postsecondary | | |
| Affiliation: | | Broadcasting Institute of Maryland | | | | | | |
| Address1: | | 7200 Harford Road | | | | | | |
| Address2: | |  | | | | | | |
| City, State, Zip: | | Baltimore | | State: | | MD | Zip | 21234 |
| Phone: | | 410-254-2770 | | Fax: | |  | | |
| Email: | | [business@bim.org](mailto:business@bim.org) | | | | | | |
| Area of Expertise: | | Marketing and Communication | | | | | | |
| Role: | Work-based Learning X Curriculum Development  Skills Standards Validation  Staff Development | | | | | | | |
| X Program Development | | Other (specify): | |  | | | |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| PAC Leader Name: | | Dr. Deborah Calhoun | | | | Representation: Education | | |
| Title: | | Chair, Business & Economic Department | | | | Industry  Secondary  Postsecondary | | |
| Affiliation: | | Notre Dame of Maryland University | | | | | | |
| Address1: | | 4701 North Charles Street | | | | | | |
| Address2: | |  | | | | | | |
| City, State, Zip: | | Baltimore | | State: | | MD | Zip | 21210 |
| Phone: | | 410-532-5505 | | Fax: | |  | | |
| Email: | | [dcalhoun@ndm.edu](mailto:dcalhoun@ndm.edu) | | | | | | |
| Area of Expertise: | | Associate Professor in Business & Marketing | | | | | | |
| Role: | Work-based Learning X Curriculum Development  Skills Standards Validation X Staff Development | | | | | | | |
| X Program Development | | Other (specify): | |  | | | |
| PAC Leader Name: | | Dr. John Mayhorne | | | | Representation: Education | | |
| Title: | | Dean of Business, Computing, & Applied Tech. | | | | Industry  Secondary  Postsecondary | | |
| Affiliation: | | Harford Community College | | | | | | |
| Address1: | | 401 Thomas Run Road | | | | | | |
| Address2: | |  | | | | | | |
| City, State, Zip: | | Bel Air | | State: | | MD | Zip | 21015 |
| Phone: | | 443-412-2382 | | Fax: | |  | | |
| Email: | | [jmayhorne@harford.edu](mailto:jmayhorne@harford.edu) | | | | | | |
| Area of Expertise: | | Business | | | | | | |
| Role: | Work-based Learning X Curriculum Development  Skills Standards Validation  Staff Development | | | | | | | |
| X Program Development | | Other (specify): | |  | | | |
| PAC Leader Name: | | Professor Frank van Vliet | | | | Representation: Education | | |
| Title: | | Executive in Residence, Professor | | | | Industry  Secondary  Postsecondary | | |
| Affiliation: | | University of Baltimore | | | | | | |
| Address1: | | 1420 North Charles Street | | | | | | |
| Address2: | |  | | | | | | |
| City, State, Zip: | | Baltimore | | State: | | MD | Zip | 21201 |
| Phone: | | 410-837-4923 | | Fax: | |  | | |
| Email: | | [fvanvliet@ubalt.edu](mailto:fvanvliet@ubalt.edu) | | | | | | |
| Area of Expertise: | | Business and Entrepreneurship | | | | | | |
| Role: | Work-based Learning X Curriculum Development  Skills Standards Validation X Staff Development | | | | | | | |
| X Program Development | | Other (specify): | |  | | | |
| PAC Leader Name: | | Kara Lynch | | | | Representation: Education | | |
| Title: | | Business Education Supervisor | | | | Industry  Secondary  Postsecondary | | |
| Affiliation: | | Baltimore County Public Schools | | | | | | |
| Address1: | | Jefferson Building | | | | | | |
| Address2: | | 105 W. Chesapeake Avenue, Room 316 | | | | | | |
| City, State, Zip: | | Towson | | State: | | MD | Zip | 21204 |
| Phone: | | 410-821-1719 | | Fax: | |  | | |
| Email: | | Klynch2@bcps.org | | | | | | |
| Area of Expertise: | | Business, accounting, management, curriculum development | | | | | | |
| Role: | Work-based Learning x Curriculum Development  Skills Standards Validation x Staff Development | | | | | | | |
| x Program Development | | Other (specify): | |  | | | |
| PAC Leader Name: | | Robert Limpert | | | | Representation: Education | | |
| Title: | | Business Education Supervisor | | | | Industry  Secondary  Postsecondary | | |
| Affiliation: | | Harford County Public Schools | | | | | | |
| Address1: | | A.A. Roberty Building | | | | | | |
| Address2: | | 102 S. Hickory Avenue | | | | | | |
| City, State, Zip: | | Bel Air | | State: | | MD | Zip | 21014 |
| Phone: | | 410-588-5244 | | Fax: | |  | | |
| Email: | | robert.limpert@hcps.org | | | | | | |
| Area of Expertise: | | Business management | | | | | | |
| Role: | Work-based Learning x Curriculum Development  Skills Standards Validation  Staff Development | | | | | | | |
| Program Development | | Other (specify): | |  | | | |
| PAC Leader Name: | | DeAngela Hill | | | | Representation: Education | | |
| Title: | | Business Education Supervisor | | | | Industry  Secondary  Postsecondary | | |
| Affiliation: | | Montgomery County Public Schools | | | | | | |
| Address1: | | 850 Hungerford Drive, Room 250 | | | | | | |
| Address2: | |  | | | | | | |
| City, State, Zip: | | Rockville | | State: | | MD | Zip | 20850 |
| Phone: | | 240-453-2575 | | Fax: | |  | | |
| Email: | | DeAngela\_Hill@mcpsmd.org | | | | | | |
| Area of Expertise: | | Computer applications, management | | | | | | |
| Role: | Work-based Learning x Curriculum Development  Skills Standards Validation  Staff Development | | | | | | | |
| Program Development | | Other (specify): | |  | | | |
| PAC Leader Name: | | Sharon Kramer | | | | Representation: Education | | |
| Title: | | CTE Supervisor | | | | Industry  Secondary  Postsecondary | | |
| Affiliation: | | Howard County Public Schools | | | | | | |
| Address1: | | 10920 Route 108 | | | | | | |
| Address2: | |  | | | | | | |
| City, State, Zip: | | Ellicott City | | State: | | MD | Zip | 21042 |
| Phone: | | 410-313-6797 | | Fax: | |  | | |
| Email: | | Sharon\_Kramer@hcpss.org | | | | | | |
| Area of Expertise: | | Business Management, Accounting, Computer, IT, Programming | | | | | | |
| Role: | Work-based Learning x Curriculum Development  Skills Standards Validation  Staff Development | | | | | | | |
| x Program Development | | Other (specify): | |  | | | |
| PAC Leader Name: | | Jonaye Ford | | | | Representation: Education Partner | | |
| Title: | | Education and Outreach | | | | Industry  Secondary  Postsecondary | | |
| Affiliation: | | Junior Achievement | | | | | | |
| Address1: | | 10711 Red Run Blvd, Suite 110 | | | | | | |
| Address2: | |  | | | | | | |
| City, State, Zip: | | Owings Mills | | State: | | MD | Zip | 21117 |
| Phone: | |  | | Fax: | |  | | |
| Email: | | [jford@jamaryland.org](mailto:jford@jamaryland.org) | | | | | | |
| Area of Expertise: | | Curriculum Development for business pathways | | | | | | |
| Role: | x Work-based Learning xCurriculum Development  Skills Standards Validation  Staff Development | | | | | | | |
| x Program Development | | Other (specify): | |  | | | |
| PAC Leader Name: | | Kimberly Smith | | | | Representation: Education Partner | | |
| Title: | | Senior Vice President, Programs & Research | | | | Industry  Secondary  Postsecondary | | |
| Affiliation: | | NFTE | | | | | | |
| Address1: | | 120 Wall Street, 18th Floor | | | | | | |
| Address2: | |  | | | | | | |
| City, State, Zip: | | New York | | State: | | NY | Zip | 10005 |
| Phone: | |  | | Fax: | |  | | |
| Email: | | Kim.smith@nfte.com | | | | | | |
| Area of Expertise: | | Curriculum development for business pathways, internships, entrepreneurship | | | | | | |
| Role: | Work-based Learning x Curriculum Development  Skills Standards Validation x Staff Development | | | | | | | |
| xProgram Development | | Other (specify): | |  | | | |

STEP 1B: DOCUMENTED LABOR MARKET DEMAND

Check the appropriate box below.

x Demand exists

The PAC will review labor market information on a local, regional and/or state basis. Check this box if demand exists for the identified occupations. The labor market information does not need to be provided with the proposal as long as there is a demand for employees according to data provided by the Department of Labor, Licensing and Regulation (DLLR) or documented by employers in letters or other correspondence.

If evidence for labor market demand is not readily available, attach documentation to the proposal. Check this box if there is a unique labor market demand for a program and data is not available from the DLLR. If the occupation is new or emerging and no data exist, supporting evidence is submitted with the proposal (i.e., document local, national, or regional trends, local circumstances, or provide letters from employers or local economic/workforce development offices documenting employment demand including the projected number of openings by pathway).

**STEP 2A: PROGRAM OVERVIEW**

After determining the cluster and pathway options, identify the standards used to develop the CTE program of study. Describe the program to be developed in detail based on what students are expected to know and be able to demonstrate as a result of participating in the program.

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| **Indicate the title and source of the skills standards for this program:**  National Career Cluster Standards for Business Management and Finance, and Information Technology; and National Business Education Association Standards, MBAResearch (formerly MarkED) National Curriculum Standards, CLEP exam standards, Microsoft standards, Entrepreneurial Research and Reports. |
| Program Overview:  The Maryland Career and Technology (CTE) **Business Management and Finance** Program of Study focuses on four pathways within this Career Cluster Framework. Each program pathway includes rigorous academics, broad cluster knowledge and skills, including advanced technical skills related to one of the specific pathways.  The program pathways are:   * **Business Management**; * **Accounting and Finance**; * **Marketing**; and * **Business Administrative Services**.   Each course in the program pathway has been identified and developed with business partners, postsecondary and local school systems. Incorporating certification and/or national standardized examinations into the curriculum is designed to increase the career and college readiness of students across the State of Maryland, ensure program validity and effectiveness as well as measure student achievement. Industry certifications are incorporated where appropriate. Opportunities are available for students to earn college credit through articulation agreements—such as dual enrollment, internships, and Advanced Placement (A.P.) Economics and CLEP exams where applicable with respect to the given pathway selected. The CLEP exam is offered by Educational Testing Services. Each program allows students to graduate with the skills and knowledge necessary to pursue postsecondary education and middle skill-level business positions.  Students in all pathways will be required to take two foundation courses—***Principles of Business Administration and Management***; and ***Principles of Accounting & Finance***. All students will learn effective decision-making techniques in financial management, business communication, problem-solving, teamwork and networking skills. Human resource topics such as diversity in the workplace, ethics, employer/employee rights, discrimination, accountability, time management, and setting priorities will be covered. Upon completion of the two foundation courses, students are required to complete two additional courses in their selected program of study including ***Business*** ***Management, Accounting and Finance, Marketing*** or ***Business Administrative Services***. The final course in the Business Management and Accounting pathway includes options for a capstone course, dual enrollment or an internship.  It is recommended that students have access to work experience, mentorship, internship, and job shadow and portfolio development opportunities. Students will also benefit from national Career Technology Student Organizations (CTSO) organizations, such as FBLA and DECA. |

**STEP 2B: COURSE DESCRIPTIONS AND END-OF-COURSE ASSESSMENTS**

Insert each CTE completer course title. Describe each course based on what students are expected to know and be able to demonstrate as a result of their participation. Check the assessment instrument(s) that will be used to document student attainment of the knowledge and skills included in each course and specify additional information as appropriate.

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| --- |
| **Course Title: Principles of Business (Management) and Entrepreneurship (1 credit): Required**  **Course Description:** This is one of two foundation courses required for all pathways in the Business Management and Finance Career Cluster and is essential to all pathways. This course provides a foundational understanding of the role of business in a global society, American business as a dynamic process, forms of business ownership, management concepts, marketing, production and distribution, and accounting and finance. Also, students explore their entrepreneurial abilities to generate their own business ideas. Entrepreneurship refers to an individual’s ability to turn ideas into action. It includes creativity, innovation and taking calculated risk, as well as the ability to plan and manage projects in order to achieve objectives. This supports everyone in day-to-day life at home and in society; makes employees more aware of the context of their work and better able to seize opportunities, and provides a foundation for entrepreneurs establishing a social or commercial activity. Along with a brief historical perspective, business terminology and principles will be emphasized for business management, creativity, and entrepreneurship. Students will learn to analyze the functions of business through evaluating, planning, organizing, and controlling. Students will develop the communication skills that will be necessary for success in the workplace and college. Students will be expected to think analytically; improve written and oral communication skills; enhance listening and questioning skills; learn and practice the art of conversation; improve public speaking skills; broaden their awareness of career options; practice using teamwork to make decisions and solve problems; and learn why people skills, communications skills, and networking skills can help them succeed in their careers. Students will generate correspondence and communicate using Microsoft Word and related technologies. Students will understand the business world and be more prepared to meet their career goals and objectives.  Upon completion, the student will know and be able to:   * Describe fundamental business concepts, key terminology, and the role of business in society; * Apply creative thinking and imagination in business planning for innovative entrepreneurial business ideas; * Discuss major business management theories concepts such as Human Relations Approach, and Scientific Management; * Implement the use of Microsoft Word to communicate effectively and professionally for business transactions. This may include Computer Lab Hours up to 25% of the course; * Discuss oral, written, organizational, interpersonal, and leadership business communications skills; * Identify core business ethics and business law concepts such as Intellectual property and International trade law; * Discuss different career options in business, including training required and individual choices and career planning.   **End of Course Assessment**  Check the assessment instruments that will be used to document student attainment of the course knowledge and skills.  Teacher-designed end-of-course assessment  School system-designed end-of-course assessment  Partner-developed exam: (specify)  Licensing exam: (specify)  x Certification or credentialing exam: (specify) MOS Specialist for MS Word  Nationally recognized examination: (specify) |
| **Course Title: Principles of Accounting and Finance (1 credit): Required**  **Course Description:** This is the second of two foundation courses required for all programs of study in the Business Management and Finance Career Cluster and is essential to all pathways. This course provides students with the knowledge necessary to manage and maintain a company’s financial resources in daily operating decisions. A mastery of fundamental accounting concepts, skills and competencies is essential to making informed business decisions. Students will learn to apply generally accepted accounting principles to determine the value of assets, liabilities, and owner’s equity as they apply to various forms of manual and computerized systems for service and merchandising business. Students will apply appropriate accounting principles to payroll and tax liabilities. Students will use Microsoft Excel to apply the accounting knowledge and skills to analyze, evaluate, and understand the accounting principles. Students will identify positions and career paths in the field of accounting and will examine the role of ethics and social responsibility in decision making.  Upon completion, the student will know and be able to:   * Recognize and define basic accounting principles, concepts, and terminology using Generally Accepted Accounting Principles (GAAP) as it applies to assets, liabilities, and owner’s equity; * Explain the forms of businesses and the purpose of all steps of the accounting cycle for the different types of business entities and recognize, explain, and associate elements in an income statement; * Apply basic accounting principles to prepare and complete payroll and tax records; * Use MS Excel as a tool to implement accounting principles and skills in analyzing business documents. This may include Computer Lab Hours up to 25% of the course; * Apply internal controls to maintain and protect cash within the organization; * Assess the financial condition and operating results of a company by analyzing and interpreting balance sheets, income statements, and other information to make informed business decisions; * Discuss ethical and legal issues in business and accounting such as the Federal Sentencing Guidelines for Organizations (FSGO) and the Sarbanes Oxley Act (SOX); and * Discuss careers in accounting, and identify the role that accountants play in business and society;   **End of Course Assessment**  Check the assessment instruments that will be used to document student attainment of the course knowledge and skills.  Teacher-designed end-of-course assessment  School system-designed end-of-course assessment  Partner-developed exam: (specify)  Licensing exam: (specify)  Certification or credentialing exam: (specify) Microsoft Office - Excel  Nationally recognized examination: (specify) |

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| The following sections describe each of program pathways: Business Management; Accounting & Finance; Marketing; and Business Administrative Services. Students in each program of study are required to take the two credits previously outlined: Principles of Business, Administration, and Management, and Principles of Accounting and Finance, as well as the other courses described for each program pathway.  **BUSINESS MANAGEMENT PATHWAY**  A student who completes this program pathway will be able to develop a business plan for a small business. They will apply accounting, marketing, and management concepts to realistic business scenarios. All aspects of managing a business will be discussed in addition to the competencies learned in computer applications, business communications and financial management. The business management program of study recommends that students should have access to work study, mentorship, internship, and job shadow opportunities. Students will also benefit from involvement in national professional organizations such as DECA and the Future Business Leaders of America (FBLA). This program of study does have a credit by examination through the College Board CLEP exam. The student who completes this program will be prepared to work as a management trainee, manage a small business, and continue their education after graduation.  **Course Title: Advanced Business Management (1 credit)**  **Course Description:** This course is designed to be the first of two sequential business management courses of the completer requirement for students enrolled in the Business Management pathway. This course provides students with the knowledge that will prepare them for post-high school levels of education and entry-level positions in the work force. Focus will be on the role of business in society; the changing nature of contemporary business practices; major management concepts, theories, and theorists, the processes of management (functional, operational, human relations), business law and ethics, and business communications. Career pathways will be examined and the use of business management knowledge in a variety of career clusters is also explored. Awareness of ethical issues and application of ethical decision-making models will be reinforced throughout the course. Students will understand the business world and be more prepared to meet their career goals and objectives. Upon completion, opportunities will be made for students to earn college credit through such methods as articulation agreements with local colleges, dual enrollment and the Principles of Management CLEP exam.  Upon successful completion of the course, each student will be able to:   * Analyze and critique fundamental business concepts, apply key terminology, and describe the role of business in society such as the American enterprise system; * Discuss the interrelatedness of role and functions of marketing, production, distribution, accounting, and financial services in business practice; * Analyze and apply major management concepts, theories such as TQM, Theory Z and Scientific   Management and theorists;   * Evaluate the processes of management (functional, operational, human relations); * Discuss International Management and Contemporary Issues such as regional economic integration and government regulation; * Apply oral, written, organizational, interpersonal, and leadership business communications skills; and, * Explore different career options in business and prepare a career plan such as comparing the characteristics of the American enterprise system with other economic systems.   End of Course Assessment  Check the assessment instruments that will be used to document student attainment of the course knowledge and skills.  x Teacher-designed end-of-course assessment  School system-designed end-of-course assessment  Partner-developed exam: (specify)  Licensing exam: (specify)  Certification or credentialing exam: (specify)  Nationally recognized examination: (specify) CLEP Business Management |
| **Course Title: Business Management and Entrepreneurship Capstone (1 credit)**  **Course Description:** This course is designed to be the second of two sequential business management courses of the completer requirement for students enrolled in the Business Management pathway. Students will apply the knowledge and skills acquired in previous business management courses to settings through the Business Management and Entrepreneurship Final Capstone Project. Students will participate in an end-of-course final project that will involve intense problem- solving in business management.  Students will complete a research paper, business plan, or senior independent capstone project by the end of this course to include the below criteria.   * Create a SWOT analysis of the company; * Conduct an in-depth research study of the company to determine the challenges the company has faced; * Create solutions for success that will enable the company to make a turn-around; * Students will produce a formal professional report analyzing the situation and propose applicable solutions before a Board; * Have a resume that reflects their interest to pursue a career in Business Management; * Participate in a school-based seminar class at least one time per week to share experiences; * Prepare a professional portfolio that aligns to the DECA or FBLA portfolio requirements containing, but not limited to, an updated resume, school transcript, letters of reference, achievements and awards, community project participation, and projects; * Apply the learned entrepreneurial skillset to the Capstone final project OR plan to implement and open your own business through the development of a business plan; * Align the project with DECA or FBLA competitive events requirements; and * Present it to a panel of industry representatives within a school setting or through DECA or FBLA competitive event competitions.   May participate in an internship that is guided by an agreement among the student, their parent(s) their teacher(s) and the worksite mentor which includes specific technical and academic outcomes for the student.  Students who have not yet passed the Business Management CLEP exam may use their capstone project to reinforce preparation for the CLEP Exam.  **End of Course Assessment**  Check the assessment instruments that will be used to document student attainment of the course knowledge and skills.  Teacher-designed end-of-course assessment  School system-designed end-of-course assessment  Partner-developed exam: (specify)  Licensing exam: (specify)  Certification or credentialing exam: (specify)  Nationally recognized examination: (specify) CLEP Business Management |
| **Course Title: Advanced Placement (AP) Economics-Microeconomics/Macroeconomics (1/2 credit each = 1 credit)\*\***  **Course Description:** The purpose of the AP course in microeconomics is to give students a thorough understanding of the principles of economics that apply to the functions of individual decision makers, both consumers and producers, within the economic system. It places primary emphasis on the nature and functions of product markets and includes the study of factor markets and of the role of government in promoting greater efficiency and equity in the economy. The purpose of the AP course in macroeconomics is to give students a thorough understanding of the principles of economics that apply to an economic system as a whole. The course places particular emphasis on the study of national income and price-level determination, and also develops students’ familiarity with economic performance measures, the financial sector, stabilization policies, economic growth, and international economics.  Students will learn the concepts and topics listed below by the end of this course in order to take the AP Exams for Microeconomics and Macroeconomics. There are two different exams.   * Basic Economic Concepts; * The Nature and Functions of Product Markets including supply and demand, the theory of consumer choice, production and costs, and the concepts of firm behavior and market structure; * Factor Markets which includes the understanding of Derived Factor Demand, the marginal revenue product, hiring decisions in the markets for labor and capital, and the market distribution of income; * Market Failure and the Role of Government; * Measurement of Economic Performance; * National Income and Price Determination; * The Financial Sector including money, banking, and financial markets; loanable funds market; and the central bank and control of the money supply; * Stabilization Policies such as fiscal and monetary policies and the Phillips curve; * Economic Growth; and * Open Economy which includes International Trade and Finance, balance of payments accounts, the foreign exchange market, imports, exports, and financial capital flows; and relationships between international and domestic financial and goods markets.   **\*\***Please note the AP Economics course can be in different formats across the school districts. AP Economics (either/or Macroeconomics/Microeconomics) for 1 credit will meet the CTE program requirements.  **End of Course Assessment**  Check the assessment instruments that will be used to document student attainment of the course knowledge and skills.  Teacher-designed end-of-course assessment  School system-designed end-of-course assessment  Partner-developed exam: (specify)  Licensing exam: (specify)  Certification or credentialing exam: (specify)  Nationally recognized examination: (specify) AP Microeconomics Test; AP Macroeconomics Test |

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| **Accounting and Finance PATHWAY**  Upon completion of the Accounting and Finance Pathway and passage of the CLEP examination students will have been able to demonstrate; 1) knowledge through the ability to recall and to make associations between accounting concept, terminology, procedures, and rules such as double entry accounting, the accounting cycle, forms of business, transaction analysis, accounting principles, 2) comprehension and application through the student’s ability to recognize, explain, and associate elements in an income statement; 3) analysis through a student’s ability to analyze data contained on a balance sheet such as depreciation/amortization/depletion, valuation of inventories, long term liabilities, cash and internal controls, retained earnings, preferred and common stock, liquidity/solvency/activity analysis; 4) Analysis and synthesis through a student’s ability to analyze and utilize cash flow information such as operating, financing and investing and; 5) synthesis through a student’s ability to make predictions and/or propose actions based on investments and contingent liabilities. **The following are the additional requirements for this pathway:**  **Course Title: Advanced Accounting (1 credit)**  **Course Description:** This course is designed to be the second of two sequential accounting courses of the completer requirement for students enrolled in the Financing and Accounting Pathway. This course provides students with accounting knowledge that will prepare them for post-high school levels of education and entry-level positions in the work force. Focus will be on accounting procedures necessary to address long and short-term assets and investments, long and short-term liabilities, inventory management and accounting ratios used the decision-making process. A comprehensive study of the accounting procedures used in establishing corporations, declaring and paying dividends, the formation and dissolution of partnerships, distribution of net income and owners’ equity statements is included in this course. Career pathways for accounting will be examined and the use of accounting knowledge in a variety of career clusters is also explored. Awareness of ethical issues and application of ethical decision-making models will be reinforced throughout the course. Upon completion, opportunities will be made for students to earn college credit through such methods as articulation agreements with local colleges, dual enrollment and CLEP exams.  When students complete this course, they will know and be able to:   * Apply advanced accounting theory including generally accepted accounting principles (GAAP). Explain the purpose of different accounting procedures; * Assess the financial condition and operating results of a company by analyzing and interpreting financial statements using the appropriate ratios; * Journalize post and make necessary calculations needed for long and short-term assets and investments, long and short-term liabilities, and inventory management; * Explain how accounting information systems are used and use MS Excel and other software for accounting operations; * Complete necessary calculations and entries for corporations and partnerships; * Evaluate ethical and legal issues in business and accounting such as the Federal Sentencing Guidelines For Organizations (FSGO) and the Sarbanes Oxley Act (SOX); and * Discuss careers in accounting, and identify the role that accountants play in business and society.   **End of Course Assessment**  Check the assessment instruments that will be used to document student attainment of the course knowledge and skills.  x Teacher-designed end-of-course assessment  School system-designed end-of-course assessment  Partner-developed exam: (specify)  Licensing exam: (specify)  Certification or credentialing exam: (specify) MOS Excel  x Nationally recognized examination: (specify) CLEP Accounting |
| **Course Title: Accounting and Finance and Entrepreneurship Capstone (1 credit)**  **Course Description:**  Students will apply the knowledge and skills acquired in previous accounting and finance courses to settings through the Accounting and Finance and Entrepreneurship Final Capstone Project. Students will participate in an end-of-course final project that will involve intense problem- solving in accounting and finance.  Students will complete a research paper, business plan, or senior independent capstone project by the end of this course to include the below criteria.   * Create a SWOT analysis of a company; * Conduct an in-depth research study of the company to determine the challenges the company has faced; * Create solutions for success that will enable the company to make a turn-around; * Students will produce a formal professional report analyzing the situation and propose applicable solutions before a Board; * Have a resume that reflects their interest to pursue a career in Accounting and Finance; * Participate in a school-based seminar class at least one time per week to share experiences; * Prepare a professional portfolio that aligns to the DECA or FBLA portfolio requirements containing, but not limited to, an updated resume, a school transcript, letters of reference, achievements and awards, community project participation, and projects; * Apply the learned entrepreneurial skillset to the research paper, business plan, or capstone final project; OR plan to implement and open your own business through the development of a business plan; * Align the project with DECA or FBLA competitive events requirements; and * Present it to a panel of industry representatives within a school setting or through DECA or FBLA competitive event competitions.   May participate in an internship that is guided by an agreement among the student, their parent(s) their teacher(s) and the worksite mentor which includes specific technical and academic outcomes for the student;  Check the assessment instruments that will be used to document student attainment of the course knowledge and skills.  Teacher-designed end-of-course assessment  School system-designed end-of-course assessment  Partner-developed exam: (specify)  Licensing exam: (specify)  Certification or credentialing exam: (specify)  Nationally recognized examination: (specify) CLEP Accounting |

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| **Course Title: Advanced Placement (AP) Economics-Microeconomics/Macroeconomics (1/2 credit each = 1 credit)\*\***  **Course Description**: The purpose of the AP course in microeconomics is to give students a thorough understanding of the principles of economics that apply to the functions of individual decision makers, both consumers and producers, within the economic system. It places primary emphasis on the nature and functions of product markets and includes the study of factor markets and of the role of government in promoting greater efficiency and equity in the economy. The purpose of the AP course in macroeconomics is to give students a thorough understanding of the principles of economics that apply to an economic system as a whole. The course places particular emphasis on the study of national income and price-level determination, and also develops students’ familiarity with economic performance measures, the financial sector, stabilization policies, economic growth, and international economics.  Students will learn the concepts and topics listed below by the end of this course in order to take the AP Exams for Microeconomics and Macroeconomics. There are two different exams for each subject.   * Basic Economic Concepts; * The Nature and Functions of Product Markets including supply and demand, the theory of consumer choice, production and costs, and the concepts of firm behavior and market structure; * Factor Markets which includes the understanding of Derived Factor Demand, the marginal revenue product, hiring decisions in the markets for labor and capital, and the market distribution of income; * Market Failure and the Role of Government; * Measurement of Economic Performance; * National Income and Price Determination; * The Financial Sector including money, banking, and financial markets; loanable funds market; and the central bank and control of the money supply; * Stabilization Policies such as fiscal and monetary policies and the Phillips curve; * Economic Growth; and * Open Economy which includes International Trade and Finance, balance of payments accounts, the foreign exchange market, imports, exports, and financial capital flows; and relationships between international and domestic financial and goods markets.   **\*\***Please note the AP Economics course can be in different formats across the school districts. AP Economics (either/or Macroeconomics/Microeconomics) for 1 credit will meet the CTE program requirements.  **End of Course Assessment**  Check the assessment instruments that will be used to document student attainment of the course knowledge and skills.  Teacher-designed end-of-course assessment  School system-designed end-of-course assessment  Partner-developed exam: (specify)  Licensing exam: (specify)  Certification or credentialing exam: (specify)  Nationally recognized examination: (specify) AP Microeconomics Test; AP Macroeconomics Test |
| **MARKETING PATHWAY**  In the Marketing pathway, students learn about the consumer’s role, research global marketing, develop a marketing plan and understand the importance of ethics and social responsibility. Internships and mentored projects are highly recommended. Graduates may earn college credit through articulation agreements, dual enrollment or by taking the Principles of Marketing CLEP Exam. **The following are the additional requirements for this pathway:**  **Course Title: Introduction to Marketing (1 credit)**  **Course Description:**  The Introduction to Marketing course introduces the student to the essential concepts of marketing theory and the foundations, functions and benefits of marketing in a free enterprise system. Throughout the Introduction to Marketing course, students will use and incorporate technologies to conduct research and communicate. In addition, students will investigate the various and ever-improving alternatives for electronic marketing that include, but are not limited to social media, digital marketing, E-commerce, and more. Students will integrate their knowledge of legal issues, the importance of ethics, and social responsibilities in marketing. Students will understand and demonstrate strong interpersonal skills and develop an appreciation of human diversity. By the end of Introduction to Marketing, students will have a solid understanding of the many diverse career opportunities in the field of marketing.  When students complete this course, they will know and be able to:   * Discuss and explain marketing terminology, key marketing concepts, the fundamental processes, and the role and benefits of marketing in a market-- driven economy; * Recognize characteristics, motivations, and behaviors of customers; * Identify internal factors and external trends that influence marketing strategy decisions; * Summarize segmentation and the factors used to identify viable target markets; * Explain how to use positioning to provide a competitive advantage in the marketplace; * Discuss the elements of the marketing mix and how each element interrelates in the implementation of the marketing strategy; * Explore the impact of media and technology on marketing; * Locate primary and secondary research data to make informed marketing strategy decisions; * Locate ethical and legal issues in the Marketing and Advertising industries; and * Identify careers in marketing.   **End of Course Assessment**  Check the assessment instruments that will be used to document student attainment of the course knowledge and skills.  Teacher-designed end-of-course assessment  School system-designed end-of-course assessment  E-Portfolio  Real World Project or Simulation  Nationally recognized examination: (other) |
| **Course Title:** **Advanced Marketing and Entrepreneurship Capstone (1 credit)**  **Course Description:**  This course is designed to be the second of two sequential marketing courses of the completer requirement for students enrolled in the Marketing Program of Study. The Advanced course builds on all of the concepts studied in Introduction to Marketing by giving the students in-depth, comprehensive project-based learning opportunities. Students will apply their understanding of consumer buying behavior and relationships; the tools and techniques used by organizations that identify the factors that influence marketing strategy decisions; market segmentation and target marketing; and other considerations in order to create a written professional marketing plan. Students will use strong interpersonal skills and incorporate technologies when conducting primary and secondary research. In addition, students will include alternatives of electronic and internet marketing within their marketing plan. Students will create and/or use a marketing information system(s) when working with or collecting data. Students will integrate their knowledge of legal issues, ethics, diversity and social responsibilities in developing their marketing plan for a chosen organization in the Marketing and Advertising industries.  Students will complete a research paper, business plan, or senior independent capstone project by the end of this course to include the below criteria.   * Interpret and apply marketing terminology, key marketing concepts, the fundamental processes, and the role and benefits of marketing in a market driven economy; * Analyze characteristics, motivations, and behaviors of customers’ needs and wants; * Summarize and classify internal factors and external trends that influence marketing strategy decisions; * Explain segmentation and the factors used to identify viable target markets; * Identify and explain attributes that provide a competitive advantage in the market place; * Assess the elements of the marketing mix and how each element interrelates in the implementation of the strategy; * Describe in detail, and give examples of, how the internet, World Wide Web, Mobile Applications, Social Networking Technologies and related technology are impacting marketing activities; * Compare domestic and international marketing strategies, and describe alternative approaches to entering global markets; * The student will assess the quality of, and interpret, primary and secondary research data to make informed marketing decisions; * Use the internet and related technology to complete significant marketing activities; * Judge how relationships, leadership, team work, communication, and networking skills can contribute to success in marketing and strategy decisions; * Analyze ethical and legal issues in the Marketing and Advertising industries; * Analyze an organization and its market, develop a SWOT analysis including a thorough competitive analysis in order to formulate a viable marketing strategy; * Conduct an in-depth research study of the company to determine the challenges the company has faced.; * Create solutions for success that will enable the company to make a turn-around; * Produce a formal professional report analyzing the situation and propose applicable solutions before a Board. * Prepare a resume that reflects their interest to pursue a career in Marketing; * Participate in a school-based seminar class at least one time per week to share experiences; * Prepare a professional portfolio that aligns to the DECA or FBLA portfolio requirements containing, but not limited to, an updated resume, a school transcript, letters of reference, achievements and awards, community participation, and projects; * Apply the learned entrepreneurial skillset to the research paper, business plan, or capstone final project; OR plan to implement and open your own business through the development of a business plan, and * Align the project with DECA or FBLA competitive events requirements; and * Present it to a panel of industry representatives within a school setting or through DECA or FBLA competitive event competitions.   May participate in an internship that is guided by an agreement among the student, their parent(s) their teacher(s) and the worksite mentor which includes specific technical and academic outcomes for the student.  **End of Course Assessment**  Check the assessment instruments that will be used to document student attainment of the course knowledge and skills.  Teacher-designed end-of-course assessment  School system-designed end-of-course assessment  E-Portfolio  Real World Project or Simulation  Nationally recognized CLEP examination in either Marketing or Management |

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| **Course Title: Advanced Placement (AP) Economics-Microeconomics/Macroeconomics (1/2 credit each = 1 credit)\*\***  **Course Description:** The purpose of the AP course in microeconomics is to give students a thorough understanding of the principles of economics that apply to the functions of individual decision makers, both consumers and producers, within the economic system. It places primary emphasis on the nature and functions of product markets and includes the study of factor markets and of the role of government in promoting greater efficiency and equity in the economy. The purpose of the AP course in macroeconomics is to give students a thorough understanding of the principles of economics that apply to an economic system as a whole. The course places particular emphasis on the study of national income and price-level determination, and also develops students’ familiarity with economic performance measures, the financial sector, stabilization policies, economic growth, and international economics.  Students will learn the concepts and topics listed below by the end of this course in order to take the AP Exams for Microeconomics and Macroeconomics. There are two different exams.   * Basic Economic Concepts; * The Nature and Functions of Product Markets including supply and demand, the theory of consumer choice, production and costs, and the concepts of firm behavior and market structure; * Factor Markets which includes the understanding of Derived Factor Demand, the marginal revenue product, hiring decisions in the markets for labor and capital, and the market distribution of income; * Market Failure and the Role of Government; * Measurement of Economic Performance; * National Income and Price Determination; * The Financial Sector including money, banking, and financial markets; loanable funds market; and the central bank and control of the money supply; * Stabilization Policies such as fiscal and monetary policies and the Phillips curve; * Economic Growth; and * Open Economy which includes International Trade and Finance, balance of payments accounts, the foreign exchange market, imports, exports, and financial capital flows; and relationships between international and domestic financial and goods markets.   **\*\***Please note the AP Economics course can be in different formats across the school districts. AP Economics (either/or Macroeconomics/Microeconomics) for 1 credit will meet the CTE program requirements.  **End of Course Assessment**  Check the assessment instruments that will be used to document student attainment of the course knowledge and skills.  Teacher-designed end-of-course assessment  School system-designed end-of-course assessment  Partner-developed exam: (specify)  Licensing exam: (specify)  Certification or credentialing exam: (specify)  Nationally recognized examination: (specify) AP Microeconomics Test; AP Macroeconomics Test |
| **BUSINESS ADMINISTRATIVE SERVICES PATHWAY**  The Business Administrative Services Pathway provides students with knowledge of how to effectively utilize technology in the analysis, and communication of ideas; and the management, organization, and examination of information for strategic business decision making. Students are expected to think analytically; improve written and oral communication skills; enhance listening and questioning skills; learn and practice the art of conversation; broaden their awareness of career options; practice decision making and problem solving; learn the importance of communication skills in professional business practice; and utilize data to engender decisions. Upon completion of the two foundation courses, students are required to complete Office Systems Management I and Office Systems Management II. The second course in the sequence includes coursework in Microsoft Office Applications preparing students for Microsoft Office Specialist (MOS) Certification, a globally recognized credential desired by academia and business.  **Course Title: Office Systems Management I (1 credit)**  **Course Description:**   |  | | --- | | Office Systems Management provides the student with a study of basic business practices, information systems and computer applications. Students develop managerial and technical skills for business support operations through applied learning. Problem-solving skill development is incorporated throughout the course. |  |  | | --- | | **When students complete this course, they will know and be able to:**   * Apply emerging technologies to appropriate office operations; * Create business documents using spreadsheet, desktop publishing and word processing software based on Microsoft Office software; * Demonstrate proficiency in Word, Excel, and PowerPoint; * Develop employability skills, such as teamwork, accountability, positive work ethic, problem-solving and leadership skills; and * Explain major computing concepts. | | |  | | --- | | Check the assessment instruments that will be used to document student attainment of the course knowledge and skills.  Teacher-designed end-of-course assessment  School system-designed end-of-course assessment  Partner-developed exam: (specify)  Licensing exam: (specify)  Certification or credentialing exam: (specify)  Nationally recognized examination: (specify) National Certification, MOS | | |

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| **Course Title: Office Systems Management II (1 credit)**  **Course Description:**   |  | | --- | | Students will develop advanced skills using Microsoft's leading business productivity software and acquire the Microsoft Office Specialist (MOS) credential. Students will be expected to think analytically, manipulate information, and use the computer as a productivity tool through integrated application programs. Expertise in technology will contribute to students' future career mobility, advancement potential, compensation and job satisfaction.  **When students complete this course, they will know and be able to:**   * Demonstrate proficiency in Word, Access, and Excel; * Obtain the advanced competencies to take the Microsoft Office Specialist exam for industry certification in MS Word and MS Excel; * Acquire the skills and confidence to enter employment or continue their education, or both, upon graduation; * Demonstrate proficiency in Word, Excel, Access, and PowerPoint;   Check the assessment instruments that will be used to document student attainment of the course knowledge and skills.  X Teacher-designed end-of-course assessment  School system-designed end-of-course assessment  Partner-developed exam: (specify)  Licensing exam: (specify)  Certification or credentialing exam: (specify)  Nationally recognized examination: (specify) MOS Word and Excel (PowerPoint and Access, if ready) | |

**STEP 2C: END-OF-PROGRAM ASSESSMENT**

Check the assessment instruments that will be used to document student attainment of the program knowledge and skills. Include and identify assessments leading to industry recognized credentials if available and appropriate.

X Teacher-designed end-of-program assessment

School system-designed end-of-program assessment

Partner-developed exam: (specify)

Licensing exam: (specify)

Certification or credentialing exam: (specify)

Nationally recognized examination: (specify) CLEP and/or MOS

**STEP 2D: Program Sequence Matrix**

(Include the program sequences for High School, Associate’s Degree, and Bachelor’s Degree programs.) Identify the pathway options. Complete the matrix for the 9-12 CTE program of study, plus, for Tech Prep programs include the matrix for the two- or four-year college program of study. Indicate which courses receive CTE credit by placing the number of credits in parentheses after each CTE course title. Place an asterisk (\*) next to the course identified as the concentrator course indicating that the student has completed 50% of the program.

The CTE program matrix defines a planned, sequential program of study that consists of a minimum of four credits in CTE coursework in high school including work-based learning and/or industry-mentored projects. Work-based learning (WBL) experiences or industry-mentored projects must be included in the program to obtain approval. The program matrix includes the recommended academic and CTE courses identified for the pathway and postsecondary linkages (i.e., dual enrollment, transcripted and articulated credit).

CTE programs typically begin after ninth grade and do not include career exploration courses. Courses such as computer applications and keyboarding are not included in the completer sequence because they provide prerequisite skills for both academic courses and CTE programs. Academic courses are counted only if they are tailored to serve mainly CTE students and have been revised to reflect industry skill standards. Technology Education or Advanced Technology Education and Personal Financial Literacy courses are not acceptable for credit in the career and technology education program sequence.

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| **The LSS program title should be the same one that appears on the cover page. If more than one pathway option is offered in the program, complete a matrix for each program option (MSDE will insert the CIP number). Example: An Academy of Information Technology program may include options in web design & programming.** | | | | | | |
| **Pathway/Program:** | **Business Management** | | | **CIP Number  (For MSDE Use)** | **52.0251** | |
| **Graduation Requirements** | **Grade 9** | **Grade 10** | **Grade 11** | | **Grade 12** |
| English - 4 | English 9 | English 10 | English 11 | | English 12 |
| Social Studies - 3 | US Government | World History | US History | | Government and Economics |
| Mathematics - 3 | Algebra 1 | Geometry | Algebra 2 | | Trigonometry or Pre- Calculus |
| Science - 3 | Physical Science | Biology | Chemistry | | Physics or an AP Science |
| Physical Education -.5  Health Education - .5 | .5 PE | .5 Health |  | |  |
| Fine Arts - 1 | .5 Fine Arts | .5 Fine Arts |  | |  |
| Technology Education - 1 | Tech Ed. |  |  | |  |
| CTE Completer Program – 4  \*concentrator course |  | Principles of Business (Management) and Entrepreneurship – (1) | Principles of Accounting & Finance – (1)  \*and  Advanced Business Management- (1) | | Business Management and Entrepreneurship Capstone (1)  Or  Internship/Dual Enrollment – (1)  Or  AP Economics |
| Foreign Language - 2 and/or  Advanced Tech Ed - 2 | Foreign Language | Foreign Language | Foreign Language  (recommend 3 years) | |  |

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| **The LSS program title should be the same one that appears on the cover page. If more than one pathway option is offered in the program, complete a matrix for each program option (MSDE will insert the CIP number). Example: An Academy of Information Technology program may include options in web design & programming.** | | | | | | | | | | | | | |
| **Pathway/Program:** | | **Marketing** | | | | | | **CIP Number  (For MSDE Use)** | | **52.1451** | | | |
| **Graduation Requirements** | | **Grade 9** | | **Grade 10** | | | **Grade 11** | | | **Grade 12** | | |
| English - 4 | | English 9 | | English 10 | | | English 11 | | | English 12 | | |
| Social Studies - 3 | | US Government | | World History | | | US History | | | Government and Economics | | |
| Mathematics - 3 | | Algebra 1 | | Geometry | | | Algebra 2 | | | Trigonometry or Pre- Calculus | | |
| Science - 3 | | Physical Science | | Biology | | | Chemistry | | | Physics or an AP Science | | |
| Physical Education -.5  Health Education - .5 | | .5 PE | | .5 Health | | |  | | |  | | |
| Fine Arts - 1 | | .5 Fine Arts | | .5 Fine Arts | | |  | | |  | | |
| Technology Education - 1 | | Tech Ed. | |  | | |  | | |  | | |
| CTE Completer Program – 4  \*concentrator course | |  | | Principles of Business (Management) and Entrepreneurship – (1) | | | Principles of Accounting & Finance – (1)  \*and  \*Introduction to Marketing- (1) | | | Advanced Marketing and Entrepreneurship Capstone(1)  Or  Internship / Dual Enrollment (1)  Or  AP Economics | | |
| Foreign Language - 2 and/or  Advanced Tech Ed - 2 | | Foreign Language | | Foreign Language | | | Foreign Language  (recommend 3 years) | | |  | | |
| **Provide a list of examples of careers students are preparing to enter and postsecondary options:**  Advertising, Public Relations, Marketing Consultant, Creative Director, Sales, Store Owner or Manager. Post-secondary business programs have opportunities to obtain a Marketing degree. | | | | | | | | | | | | |
| **The LSS program title should be the same one that appears on the cover page. If more than one pathway option is offered in the program, complete a matrix for each program option (MSDE will insert the CIP number). Example: An Academy of Information Technology program may include options in web design & programming.** | | | | | | | | | | | | |
| **Pathway/Program:** | | **Accounting & Finance** | | | | | **CIP Number  (For MSDE Use)** | | | **52.0354** | | |
| **Graduation Requirements** | | **Grade 9** | | **Grade 10** | | **Grade 11** | | | | **Grade 12** | |
| English - 4 | | English 9 | | English 10 | | English 11 | | | | English 12 | |
| Social Studies - 3 | | US Government | | World History | | US History | | | | Government and Economics | |
| Mathematics - 3 | | Algebra 1 | | Geometry | | Algebra 2 | | | | Trigonometry or Pre- Calculus | |
| Science - 3 | | Physical Science | | Biology | | Chemistry | | | | Physics or an AP Science | |
| Physical Education -.5  Health Education - .5 | | .5 PE | | .5 Health | |  | | | |  | |
| Fine Arts - 1 | | .5 Fine Arts | | .5 Fine Arts | |  | | | |  | |
| Technology Education - 1 | | Tech Ed. | |  | |  | | | |  | |
| CTE Completer Program – 4  \*concentrator course | |  | | Principles of Business (Management) and Entrepreneurship – (1) | | Principles of Accounting & Finance – (1)  \*and  \*Advanced Accounting  - (1) | | | | Accounting & Finance and Entrepreneurship Capstone (1)  Or  Internship / Dual Enrollment (1)  Or  AP Economics | |
| Foreign Language - 2 and/or  Advanced Tech Ed - 2 | | Foreign Language | | Foreign Language | | Foreign Language  (recommend 3 years) | | | |  | |
| **Provide a list of examples of careers students are preparing to enter and postsecondary options:**  Accounting, Tax Preparer, Bookkeeping, Auditor, Management positions. There are also opportunities to become a Certified Financial Planner or a Certified Public Accountant or expand into the areas of Finance, such as Banking, Investing; several post-secondary options exist in this pathway. | | | | | | | | | | | |

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| **The LSS program title should be the same one that appears on the cover page. If more than one pathway option is offered in the program, complete a matrix for each program option (MSDE will insert the CIP number). Example: An Academy of Information Technology program may include options in web design & programming.** | | | | | | |
| **Pathway/Program:** | **Business Administrative Services** | | | **CIP Number  (For MSDE Use)** | **52.0451** | |
| **Graduation Requirements** | **Grade 9** | **Grade 10** | **Grade 11** | | **Grade 12** |
| English - 4 | English 9 | English 10 | English 11 | | English 12 |
| Social Studies - 3 | US Government | World History | US History | | Government and Economics |
| Mathematics - 3 | Algebra 1 | Geometry | Algebra 2 | | Trigonometry or Pre- Calculus |
| Science - 3 | Physical Science | Biology | Chemistry | | Physics or an AP Science |
| Physical Education -.5  Health Education - .5 | .5 PE | .5 Health |  | |  |
| Fine Arts - 1 | .5 Fine Arts | .5 Fine Arts |  | |  |
| Technology Education - 1 | Tech Ed. |  |  | |  |
| CTE Completer Program – 4  \*concentrator course |  | Principles of Business Administration & Management – (1) | Principles of Accounting & Finance – (1)  Office Systems Management I (1)  (MOS Cert.) | | \*Office Systems Management II (1)  (MOS Cert.)  Or  Internship / Dual Enrollment (1) |
| Foreign Language - 2 and/or  Advanced Tech Ed - 2 | Foreign Language | Foreign Language | Foreign Language  (recommend 3 years) | |  |
| **Provide a list of examples of careers students are preparing to enter and postsecondary options:**  Administrative Support Specialist, Administrative Assistant, Computer Design, Desktop Publisher, and Communications Specialist. A completer in this program could continue studies in the IT or Business Administration field. | | | | | |

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| **Two Year College Program Sequence – Program Overview**  **Many local school systems provide postsecondary matrices in their program of study guides to inform students, parents, and counselors of the opportunities available to those enrolled in the program. Section 2E must be completed before an articulated CTE program of study can be approved. *A copy of the Articulation Agreement is also required to be submitted with the proposal prior to program approval.***  **Describe the program to be developed in detail based on what students are expected to know and be able to demonstrate as a result of participating in the program.** | |
| **Program Title: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **College/Institution:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |
| **Recommended Sequence – Complete the program matrix for the postsecondary sequence for the articulated CTE program of study. Indicate which courses receive articulated or transcripted credit by PLACING THE NUMBER OF CREDITS IN PARENTHESES after each course title.** | |
| **Semester 1** | **Semester 2** |
|  |  |
| **Semester 3** | **Semester 4** |
|  |  |
| **Provide a list of career options for students who complete the program:** | |

|  |  |
| --- | --- |
| **Four Year College Program Sequence – Program Overview**  **Complete this matrix if the program includes a four year degree option**  **Many local school systems provide postsecondary matrices in their program of study guides to inform students, parents, and counselors of the opportunities available to those enrolled in the program. Section 2E must be completed before an articulated CTE program of study can be approved. *A copy of the Articulation Agreement is also required to be submitted with the proposal prior to program approval.***  **Describe the program to be developed in detail based on what students are expected to know and be able to demonstrate as a result of participating in the program.** | |
| **Program Title: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **College/Institution:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |
| **Recommended Sequence – Complete the program matrix for the postsecondary sequence for the articulated CTE program of study. Indicate which courses receive articulated or transcripted credit by PLACING THE NUMBER OF CREDITS IN PARENTHESES after each course title.** | |
| **Semester 1** | **Semester 2** |
|  |  |
| **Semester 3** | **Semester 4** |
|  |  |
| **Provide a list of career options for students who complete the program:** | |

STEP 2E: VALUE-ADDED OPTIONS

Fill in the name of the partnering college or agency. Specify the credential that students will earn. Under value-added, indicate the number of credits or hours granted. This information is required before a program can be designated as a CTE articulated program of study.

|  |  |  |  |
| --- | --- | --- | --- |
| **Option** | **Partner** | **Credential** | **Value added for CTE completers** |
| Dual Enrollment |  |  |  |
| Transcripted Credit |  |  |  |
| Articulated Credit |  |  |  |
| Credit by Exam | College Board | CLEP Exams | 3 credits /exam |
| Advanced Placement | College Board | Economics | 3 credits/exam |
| Apprenticeship Approved by MATC\* |  |  |  |
| Certification(s) | Microsoft Office | Word, Excel | Certification |
| License |  |  |  |
| Degree |  |  |  |
| Other (specify) |  |  |  |

\*MD Apprenticeship and Training Council

**STEP 2F: INDUSTRY-MENTORED PROJECT OR WORK-BASED LEARNING (WBL) OPPORTUNITIES**Check each box that applies.

PAC members and other industry partners provide supervised WBL experiences and/or industry-mentored projects for all students who demonstrate performance of the competencies necessary to enter into this phase of the program. Supervised work-based learning experiences are required for all students demonstrating readiness to participate. For the few who do not participate, alternative capstone experiences should be provided (i.e., in school work experiences, a culminating project, or another experience comparable in rigor). Each type of work-based learning is defined in the glossary. Job shadowing is **not** acceptable for credit in a CTE program.

1.  Integrated WBL 2.  Capstone WBL 3.  Registered Apprenticeship  
4.  Internship 5.  Industry-Mentored Project 6.  In-school clinic or school-based enterprise

**STEP 2G: STUDENT ORGANIZATIONS PROVIDED TO STUDENTS IN THE PROGRAM**

Check each box that applies, or specify if “Other” is selected.

Students will develop and apply technical and academic skills, as well as Skills for Success, through participation in:

DECA  FFA  SkillsUSA  FBLA  OTHER (specify)

STEP 3: COMPLETE THE INSTRUCTIONAL PROGRAM DATA SHEET (with examples)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Local School System (LSS) and Code: | | |  | | | |
| Name of CTE Local Director: | |  | | Phone: |  | |
| LSS Program Title: | **Business Management and Finance** | | | | CIP Code: | **52.0251** |

*STEP 3.1 - DATA SHEET: Pathway Options*

|  |  |
| --- | --- |
| **1.** | **Business Management (52.0251)** |
| **2.** | **Accounting and Finance (52.0354)** |
| **3.** | **Marketing (52.1451)** |
| **4.** | **Business Administrative Services (52.0451)** |

STEP 3.2 - DATA SHEET: *Instructional Program Credit by Grade(s)*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Credits per year per pathway option as reflected by Course Sequences** | **9** | **10** | **11** | **12** | **TOTAL** |
| 1. **Business Management** |  | **1** | **2** | **1** | **4** |
| 1. **Accounting and Finance** |  | **1** | **2** | **1** | **4** |
| 1. **Marketing** |  | **1** | **2** | **1** | **4** |
| 1. **Business Administrative Services** |  | **1** | **2** | **1** | **4** |

**Total number of credits for program completion: 4**

STEP 3.3 - DATA SHEET: Career and Technology Education Program Sites

|  |  |  |
| --- | --- | --- |
| **Pathway Options** | **School Name(s) Sites** | **School Number** |
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