

**2011-2012**

**Florida Department of Education  
Curriculum Framework**

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

	<b>AS</b>	<b>AAS</b>
CIP Number	1206030100	0206030100
Program Type	College Credit	College Credit
Standard Length	60 Credit Hours	60 Credit Hours
CTSO	College DECA/ Delta Epsilon Chi	College DECA/ Delta Epsilon Chi
SOC Codes (all applicable)	11-3031.00	11-3031.00
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>	
Perkins Technical Skill Attainment Inventory	<a href="http://www.fldoe.org/workforce/perkins/perkins_resources.asp">http://www.fldoe.org/workforce/perkins/perkins_resources.asp</a>	

### **Purpose**

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

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

### **Program Structure**

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

### **Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

## **Special Notes**

### **Career and Technical Student Organization (CTSO)**

College DECA/ Delta Epsilon Chi is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

### **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

### **Articulation**

To be transferable statewide between institutions, this program must have been reviewed, and a "transfer value" assigned the curriculum content by the appropriate Statewide Course Numbering System discipline committee. This does not preclude institutions from developing specific articulation agreements with each other.

For details on existing articulation agreements, refer to [http://www.fldoe.org/workforce/dwdframe/artic\\_frame.asp](http://www.fldoe.org/workforce/dwdframe/artic_frame.asp).

### **Program Length**

The AS degree requires the inclusion of a minimum of 15 credits of general education coursework according to SACS, and it must be transferable according to Rule 6A-14.030 (2), F.A.C. The AAS degree requires the inclusion of a minimum of 15 credits of general education coursework according to SACS. The standard length of this program is 60 credit hours according to Rule 6A-14.030, F.A.C.

### **Certificate Programs**

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

Financial Para-planner – Financial Services (0206030102) - 12 Credit Hours  
Mortgage Finance Management – Financial Services (0206030103) – 31 Credit Hours

Mortgage Finance Operations – Financial Services (0206030104) – 18 Credit Hours  
Mortgage Finance Specialist – Financial Services (0206030105) – 12 Credit Hours

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

### **Standards**

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

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

2011-2012

**Florida Department of Education  
Student Performance Standards**

**Program Title:** Financial Services  
**CIP Numbers:** 0206030100 AAS  
 1206030100 AS  
**Program Length:** 60 Credit Hours  
**SOC Code(s):** 11-3031.00

The AS degree requires the inclusion of a minimum of 15 credits of general education coursework according to SACS, and it must be transferable according to Rule 6A-14.030 (2), F.A.C. The AAS degree requires the inclusion of a minimum of 15 credits of general education coursework according to SACS. At the completion of this program, the student will be able to:

- 01.0 Demonstrate comprehension and communication skills—The student will be able to:
- 01.01 Follow written and oral technical instructions.
  - 01.02 Take notes, organize, summarize, and paraphrase ideas and details.
  - 01.03 Apply active listening and observation skills to obtain and clarify information transmitted through verbal and non-verbal behaviors.
  - 01.04 Gather, read, discuss, evaluate and critique work from professional journals related to the course content.
  - 01.05 Read trade journals and magazines to stay current in the industry.
  - 01.06 Reflect on what has been learned through reading, recognizing assumptions and implications, and formulating ideas, opinions, and personal responses.
  - 01.07 Use reference sources such as books, magazines, and electronic databases to gather and critically evaluate materials.
  - 01.08 Submit final drafts using correct grammar, punctuation, and spelling.
  - 01.09 Read and comprehend both technical and non technical text accurately.
  - 01.10 Write reports, summaries, and descriptive essays.
  - 01.11 Write clear and well-organized research papers, integrating a variety of information.
  - 01.12 Correctly cite or attribute sources.
  - 01.13 Read and understand graphs, charts, diagrams and tables commonly used in this industry/occupation.
  - 01.14 Organize, prepare and deliver formal and informal effective presentations.
  - 01.15 Participate in group discussions both as a member and as a leader.
- 02.0 Demonstrate effective customer service skills—The student will be able to:
- 02.01 Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers.
  - 02.02 Identify and evaluate customer needs.
  - 02.03 Respond to client inquiries in a timely matter.
  - 02.04 Access and maintain client records.
  - 02.05 Provide timely accurate information to meet customer needs.
  - 02.06 Utilize available techniques to effectively serve customers.
  - 02.07 Utilize a process to assist clients, including difficult customers, with problem resolution.
  - 02.08 Operate within grant of authority to provide service to customers.
  - 02.09 Build client relationships.

- 03.0 Demonstrate human relations skills necessary for workplace success--The student will be able to:
- 03.01 Exhibit interest and enthusiasm.
  - 03.02 Demonstrate a positive mental attitude.
  - 03.03 Demonstrate traits of being industrious and cooperative.
  - 03.04 Demonstrate sincerity, patience, courtesy, and tact.
  - 03.05 Exhibit punctuality, attendance and dependability.
  - 03.06 Willingness to receive and accept feedback and use it constructively.
  - 03.07 Demonstrate willingness to assume job responsibilities.
  - 03.08 Develop ability to handle difficult customer/co-worker situations.
  - 03.09 Develop ability to exhibit friendliness, combined with a professional businesslike approach.
  - 03.10 Demonstrate willingness to assume the responsibility for one's actions.
  - 03.11 Demonstrate problem solving and critical thinking skills.
  - 03.12 Foster teamwork to improve quality of work.
  - 03.13 Use group consensus strategies.
- 04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions—The student will be able to:
- 04.01 Apply the following tools to increase work efficiency: telephone systems, word processing, database, spreadsheet programs, presentation programs, email systems and the internet.
  - 04.02 Utilize computer technology to access, analyze and interpret business information.
  - 04.03 Cite Internet-based resources correctly using proper format.
  - 04.04 Research industry trends on the Internet.
- 05.0 Perform general organizational workplace competencies--The student will be able to:
- 05.01 Demonstrate self-motivation and responsibility to complete an assigned task.
  - 05.02 Identify problem solving techniques.
  - 05.03 Choose appropriate action in situations requiring effective time management.
  - 05.04 Apply techniques for organizing and planning time and resources to complete an assigned task.
  - 05.05 Apply principles and techniques for being a productive, contributing member of a team.
  - 05.06 Communicate effectively with individuals lacking a technical background.
  - 05.07 Evaluate detailed technical oral instructions for clarity.
  - 05.08 Participate in group discussion as both a member and a leader.
  - 05.09 Encourage and build mutual trust, respect, and cooperation among team members.
  - 05.10 Assimilate new knowledge into project solutions and decisions.
  - 05.11 Employ techniques such as brainstorming to generate ideas and suggestions to achieve a task.
  - 05.12 Evaluate alternatives, costs and benefits in determining the best solution.
  - 05.13 Identify strategies to improve and maximize productivity in the workplace.
- 06.0 Demonstrate sales and marketing fundamentals—The student will be able to:
- 06.01 Demonstrate knowledge of services and/or products offered.
  - 06.02 Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
  - 06.03 Explain the importance of and demonstrate the procedures of cross selling.

- 06.04 Identify the opportunities for cross selling.
  - 06.05 Follow effective procedures for closing a sale.
  - 06.06 Demonstrate the ability to sell a variety of services and/or products.
- 07.0 Demonstrate employability skills—The student will be able to:
- 07.01 Identify personal interest and aptitudes; skills, knowledge; strength and weaknesses.
  - 07.02 Identify and apply sources of job search including networking, internet, job fairs, employment agencies and others.
  - 07.03 Conduct a job search.
  - 07.04 Research information about specific job.
  - 07.05 Identify documents that may be required when applying for a job.
  - 07.06 Create an appropriate application portfolio including letter of applications, resumes, thank you letters and available references.
  - 07.07 Identify methods for requesting and obtaining employment references.
  - 07.08 Complete a job application and employment form correctly.
  - 07.09 Identify, understand and demonstrate the job interview process.
  - 07.10 Demonstrate verbal and non-verbal communication skills, appropriate business attire and hygiene.
  - 07.11 Discuss employer expectations regarding attendance, punctuality, initiative, teamwork, etc.
  - 07.12 Understand and apply the process of accepting and declining job offers.
  - 07.13 Apply personal skills and talents to enhance work performance.
  - 07.14 Apply skills to meet and exceed employer expectations.
  - 07.15 Demonstrate appropriate responses to feedback from employer, supervisor, co-workers and customers.
  - 07.16 Apply principles and techniques for working productively with people of diverse cultures and backgrounds.
  - 07.17 Identify and use acceptable strategies for resolving conflict in the workplace.
  - 07.18 Identify and apply stress management techniques, employee wellness and safety guidelines.
  - 07.19 Participate in job-enhancing activities to achieve career success.
  - 07.20 Compose and produce a letter of resignation.
- 08.0 Manage career development—The student will be able to:
- 08.01 Enhance personal business skills.
  - 08.02 Formulate a career plan for post-graduation.
  - 08.03 Comply with continuing education needs/requirements.
  - 08.04 Attend seminars, workshops, and tradeshow.
  - 08.05 Respond to changing business environment.
  - 08.06 Identify updated industry information.
  - 08.07 Explain the importance of having a written job description.
  - 08.08 Pursue industry designations/licensing/degrees.
  - 08.09 Reassess career plan.
  - 08.10 Demonstrate knowledge of how to make job changes appropriately.
  - 08.11 Understand employment benefits packages.
  - 08.12 Build mentor relationships.
  - 08.13 Volunteer in community service organizations.
  - 08.14 Network with industry professionals.
  - 08.15 Maintain professional contact for future projects.
  - 08.16 Identify corporate strategies and policies.

- 08.17 Anticipate future industry trends and identify various industry career paths.
- 09.0 Manage client relationships—The student will be able to:
- 09.01 Respond to client inquiries.
  - 09.02 Access client records.
  - 09.03 Process administrative changes.
  - 09.04 Assist clients with problem resolution.
  - 09.05 Perform client reviews as needed.
  - 09.06 Maintain client contact system.
  - 09.07 Maintain client files.
  - 09.08 Monitor compliance procedures.
  - 09.09 Build and maintain client relationships.
  - 09.10 Use appropriate communication skills, telephone etiquette, courtesy and manners when dealing with clients.
- 10.0 Apply mathematics skills to enhance financial services opportunities--The student will be able to:
- 10.01 Recognize relationships among numbers.
  - 10.02 Apply operations correctly.
  - 10.03 Calculate computations successfully.
  - 10.04 Employ numbers and operations to solve mathematical problems.
  - 10.05 Predict reasonable estimations.
  - 10.06 Apply statistical methods in data analysis.
  - 10.07 Analyze data to assure proper business decisions.
- 11.0 Demonstrate proficiency in macroeconomic principles--The student will be able to:
- 11.01 Demonstrate knowledge of the fundamental concepts of supply and demand.
  - 11.02 Describe the causes of inflation and recession, their effects and ways they are measured.
  - 11.03 Understand both the monetary and fiscal policies and their relation to the business cycle.
  - 11.04 Describe the causes and results of fluctuations in the business cycle on business organizations.
  - 11.05 Explain production, consumption, GDP, and business cycles.
  - 11.06 Demonstrate knowledge of how the Federal Reserve System operates.
  - 11.07 Describe the functions and operations of the financial markets.
  - 11.08 Demonstrate knowledge of the documents and language of financial institutions.
  - 11.09 Differentiate among corporations and other forms of business.
  - 11.10 Describe the principle of international trade.
  - 11.11 Demonstrate an understanding of the implications of global events on financial institutions.
- 12.0 Demonstrate knowledge of basic functions of financial institutions --The student will be able to:
- 12.01 Identify the major types and functions of financial institutions.
  - 12.02 Identify the major operating areas for each type of financial institution.
  - 12.03 Explain the interaction among the different financial institutions.
  - 12.04 Explain current trends in financial services deregulation and diversified financial services.

- 13.0 Understand terminology unique to the financial services and credit industry--The student will be able to:
- 13.01 Understand and use terminology as it applies to the finance and credit industry.
  - 13.02 Demonstrate the ability to communicate financial information in a way the customer understands.
- 14.0 Demonstrate proficiency in money and finance--The student will be able to:
- 14.01 Define money and its function and describe measures of money.
  - 14.02 Demonstrate the ability to use the concept of the time value of money.
  - 14.03 Demonstrate knowledge of commercial banking.
  - 14.04 Understand the Federal Reserve System and commercial bank interrelationships.
  - 14.05 Comprehend the various means of acquiring capital and subsequent equity and debt functions.
  - 14.06 Exhibit knowledge of securities markets and SEC regulations.
  - 14.07 Demonstrate knowledge about business failure, reorganization, dissolutions, and liquidation.
  - 14.08 Define and explain items in a financial statement.
  - 14.09 Explain the purpose of statement analysis.
  - 14.10 Demonstrate the ability to record transactions and prepare financial statements.
  - 14.11 Demonstrate the ability to interpret and analyze a financial statement.
- 15.0 Demonstrate knowledge of rules and regulations –The student will be able to:
- 15.01 Understand federal and state regulations of financial institutions.
  - 15.02 Understand the process of examination of depository institutions and the support needed from the financial institution.
  - 15.03 Understand business law as it applies to the financial services industry.
  - 15.04 Understand how internal audit procedures relate to the examination process.
- 16.0 Understand and practice legal and ethical behavior--The student will be able to:
- 16.01 Understand the standards of ethical behavior.
  - 16.02 Exhibit professional conduct and respect for others.
  - 16.03 Apply ethical practices to business operations.
  - 16.04 Accept responsibility for your own actions.
  - 16.05 Demonstrate honesty and integrity.
  - 16.06 Practice identifying ethical issues in operational situations.
  - 16.07 Explain the difference between an ethical business practice and a legal responsibility.
  - 16.08 Explain alternative strategies to address unethical and illegal actions.
  - 16.09 Discuss the types of works that are protected by intellectual property laws including copyrights, patents, trademarks and trade secrets.
  - 16.10 Discuss the basic elements of a contract.
  - 16.11 Describe customer and employee privacy issues and safeguards.
  - 16.12 Compare organizational codes of ethics.
  - 16.13 Research industry standards and codes of conduct for professionals.
  - 16.14 Discuss employee rights regarding privacy, discrimination, due process, safety, etc.
- 17.0 Compile and analyze business plan--The student will be able to:
- 17.01 Determine licensing requirements.
  - 17.02 Obtain appropriate licensing and appointments.



- 17.03 Define target market.
- 17.04 Set income objectives and sales goals.
- 17.05 Select prospecting activity.
- 17.06 Determine selling systems to be implemented.
- 17.07 Acquire product knowledge.
- 17.08 Determine office support equipment needs.
- 17.09 Determine software systems and training needs.
- 17.10 Determine expense and tax reporting.
- 17.11 Monitor expense and tax reporting.

**2011-2012**

**Florida Department of Education  
Curriculum Framework**

**Program Title:** Financial Para-planner - Financial Services  
**Career Cluster:** Finance

<b>CCC</b>	
CIP Number	0206030102
Program Type	College Credit Certificate (CCC)
Program Length	12 Credit Hours
CTSO	College DECA
SOC Codes (all applicable)	13-2052.00
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>

### **Purpose**

The purpose of the program is to prepare students for employment in the financial planning industry. This program also provides necessary skills needed to advance beyond a clerical position in a financial planner's office. This program focuses on broad transferable skills and stresses understanding and demonstration of the following elements of the financial planning industry. These include Fundamentals of Financial Planning, Principles of Insurance, Investment Planning, and Retirement Planning and Employment Benefits.

Internship: Internships are an integral part of this program. This program is designed for students to learn how to interact with the client. The intern will meet the client, along with a financial planner and will ask questions to understand the client's attitudes about money, risk tolerance and goals.

The intern will learn to gather and then input the data into financial planning software, and then help the financial planner analyze data to develop a plan for the client.

This certificate program is part of the Financial Services AS/AAS degree program (0206030100).

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

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

## Laboratory Activities

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

## Special Notes

### Sample Course Outline

<u>Course</u>		<u>Credit Hours</u>
FIN 1122	Fundamentals of Financial Planning	3
RMI 1521	Principles of Insurance	3
FIN 2123	Investment Planning, Retirement Planning and Employee Benefits	3
FIN 1943	Internship	<u>3</u>
	Total Credits	12

## Career and Technical Student Organization (CTSO)

College DECA is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

## Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

## **Standards**

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

- 01.0 Demonstrate knowledge and understanding of the financial planning process.
- 02.0 Demonstrate knowledge and understanding of the concept and use of insurance products as it relates to the financial planning process.
- 03.0 Demonstrate knowledge and understanding of investing as it relates to the financial planning process.
- 04.0 Demonstrate knowledge and understanding of the concept of retirement planning as it relates to the financial planning process.
- 05.0 Demonstrate knowledge and understanding of the concept of employee benefits as it relates to the financial planning process.
- 06.0 Demonstrate the ability to apply financial planning principles.

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**Florida Department of Education  
Student Performance Standards**

**Program Title:** Financial Para-planner  
**CIP Number:** 0206030102  
**Program Length:** 12 Credit Hours  
**SOC Code(s):** 13-2052.00

This certificate program is part of the Financial Services AS/AAS degree program (0206030100).

- 01.0 Demonstrate knowledge and understanding of the financial planning process--The student will be able to:
- 01.01 Identify and explain the major steps of the financial planning process as recognized and defined by Certified Financial Planner Board of Standards, Inc.
  - 01.02 Identify and explain the economic environment as it relates to the financial planning process.
  - 01.03 Demonstrate knowledge and proficiency in calculating time value of money.
  - 01.04 Identify and explain the legal environment as it relates to the financial planning process.
  - 01.05 Identify and explain financial analysis.
  - 01.06 Identify and explain ethical and professional considerations in financial planning.
  - 01.07 Demonstrate knowledge of and ability to comply with National Association of Securities Dealers (NASD) and Security and Exchange Commission (SEC) general regulations pertaining to the financial planning industry.
- 02.0 Demonstrate knowledge and understanding of the concept and use of insurance products as they relate to the financial planning process--The student will be able to:
- 02.01 Explain the principles of risk management and insurance.
  - 02.02 Identify and explain the principles of property insurance.
  - 02.03 Identify and explain the principles of liability insurance.
  - 02.04 Identify and describe various insurance products as they apply to financial planning.
- 03.0 Demonstrate knowledge and understanding of investing as it relates to the financial planning process--The student will be able to:
- 03.01 Discuss the concepts of investment regulation.
  - 03.02 Identify and explain investment theory.
  - 03.03 Discuss the operation of financial markets.
  - 03.04 Identify and discuss investment strategies and tactics in financial planning.
  - 03.05 Discuss and explain modern portfolio theory.
- 04.0 Demonstrate knowledge and understanding of the concept of retirement planning as it relates to the financial planning process--The student will be able to:
- 04.01 Explain the basic concept of retirement planning.
  - 04.02 Identify and describe the various types of retirement plans.
  - 04.03 Explain the characteristics of qualified retirement plans.
  - 04.04 Identify and explain the factors that need to be considered in retirement planning.
  - 04.05 Identify and explain distributions and distribution options from retirement options.

- 05.0 Demonstrate knowledge and understanding of the concept of employee benefits as it relates to the financial planning process--The student will be able to:
  - 05.01 Identify and explain the concept of employee benefits.
  - 05.02 Identify and describe the various types of employee benefits.
  - 05.03 Explain the concept and identify the benefits of social security and Medicare.
  
- 06.0 Demonstrate the ability to apply financial planning principles--The student will be able to:
  - 06.01 Demonstrate knowledge of the financial planning process.
  - 06.02 Demonstrate knowledge of the products and services used in the financial planning industry.
  - 06.03 Demonstrate the ability to interface with the client and collect pertinent personal and financial data.
  - 06.04 Demonstrate the ability to organize, input and analyze data used in various financial software programs.
  - 06.05 Demonstrate the ability to formulate a basic financial plan.
  - 06.06 Demonstrate ability to monitor and track the products and/or services provided from initiation to implementation.
  - 06.07 Demonstrate the ability the ability to respond to client inquiries.

2011-2012

**Florida Department of Education  
Curriculum Framework**

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

<b>CCC</b>	
CIP Number	0206030103
Program Type	College Credit Certificate (CCC)
Program Length	31 Credit Hours
CTSO	College DECA - Delta Epsilon Chi
SOC Codes (all applicable)	11-3031.02
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>

### **Purpose**

The purpose of this program is to prepare students for employment in the Mortgage Finance industry in positions such as loan officer, closer/post-closers, escrows specialist quality control, and collections/loss mitigation/REO.

This certificate program is part of the Financial Services AS/AAS degree program (0206030100).

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

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

### **Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

### **Special Notes**

## **Career and Technical Student Organization (CTSO)**

College DECA - Delta Epsilon Chi, is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

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- 02.0 Demonstrate effective customer services skills.
- 03.0 Demonstrate human relations skills necessary for work place success
- 04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions
- 05.0 Perform general organizational workplace competencies
- 06.0 Demonstrate sales and marketing fundamentals
- 07.0 Demonstrate employability skills
- 08.0 Manage career development
- 13.0 Understand terminology unique to the mortgage finance industry.
- 15.0 Demonstrate knowledge of rules and regulations.
- 17.0 Manage client relationships.
- 19.0 Manage business plan.
- 20.0 Demonstrate knowledge of loan processing.
- 21.0 Demonstrate knowledge of the residential mortgage lending process.
- 22.0 Demonstrate knowledge of property valuation.
- 23.0 Demonstrate knowledge of loan servicing and quality control.
- 24.0 Demonstrate proficiency of the fundamental of residential mortgage lending.



2011-2012

**Florida Department of Education  
Student Performance Standards**

**Program Title:** Mortgage Finance Management - Financial Services  
**CIP Number:** 0206030103  
**Program Length:** 31 Credit Hours  
**SOC Code(s):** 11-3031.02

This certificate program is part of the Financial Services AS/AAS degree program (0206030100). At the completion of this program, the student will be able to:

- 01.0 Demonstrate comprehension and communication skills—The student will be able to:
- 01.01 Follow written and oral technical instructions.
  - 01.02 Take notes, organize, summarize, and paraphrase ideas and details.
  - 01.03 Apply active listening and observation skills to obtain and clarify information transmitted through verbal and non-verbal behaviors.
  - 01.04 Gather, read, discuss, evaluate and critique work from professional journals related to the course content.
  - 01.05 Read trade journals and magazines to stay current in the industry.
  - 01.06 Reflect on what has been learned through reading, recognizing assumptions and implications, and formulating ideas, opinions, and personal responses.
  - 01.07 Use reference sources such as books, magazines, and electronic databases to gather and critically evaluate materials.
  - 01.08 Submit final drafts using correct grammar, punctuation, and spelling.
  - 01.09 Read and comprehend both technical and non technical text accurately.
  - 01.10 Write reports, summaries, and descriptive essays.
  - 01.11 Write clear and well-organized research papers, integrating a variety of information.
  - 01.12 Correctly cite or attribute sources.
  - 01.13 Read and understand graphs, charts, diagrams and tables commonly used in this industry/occupation.
  - 01.14 Organize, prepare and deliver formal and informal effective presentations.
  - 01.15 Participate in group discussions both as a member and as a leader.
- 02.0 Demonstrate effective customer service skills—The student will be able to:
- 02.01 Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers.
  - 02.02 Identify and evaluate customer needs.
  - 02.03 Respond to client inquiries in a timely matter.
  - 02.04 Access and maintain client records.
  - 02.05 Provide timely accurate information to meet customer needs.
  - 02.06 Utilize available techniques to effectively serve customers.
  - 02.07 Utilize a process to assist clients, including difficult customers, with problem resolution.
  - 02.08 Operate within grant of authority to provide service to customers.
  - 02.09 Build client relationships
- 03.0 Demonstrate human relations skills necessary for workplace success--The student will be able to:
- 03.01 Exhibit interest and enthusiasm.
  - 03.02 Demonstrate a positive mental attitude.

- 03.03 Demonstrate traits of being industrious and cooperative.
  - 03.04 Demonstrate sincerity, patience, courtesy, and tact.
  - 03.05 Exhibit punctuality, attendance and dependability.
  - 03.06 Willingness to receive and accept feedback and use it constructively.
  - 03.07 Demonstrate willingness to assume job responsibilities.
  - 03.08 Develop ability to handle difficult customer/co-worker situations.
  - 03.09 Develop ability to exhibit friendliness, combined with a professional businesslike approach.
  - 03.10 Demonstrate willingness to assume the responsibility for one's actions.
  - 03.11 Demonstrate problem solving and critical thinking skills.
  - 03.12 Foster teamwork to improve quality of work.
  - 03.13 Use group consensus strategies.
- 04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions—The student will be able to:
- 04.01 Apply the following tools to increase work efficiency: telephone systems, word processing, database, spreadsheet programs, presentation programs, email systems and the internet.
  - 04.02 Utilize computer technology to access, analyze and interpret business information.
  - 04.03 Cite Internet-based resources correctly using proper format.
  - 04.04 Research industry trends on the Internet.
- 05.0 Perform general organizational workplace competencies--The student will be able to:
- 05.01 Demonstrate self-motivation and responsibility to complete an assigned task.
  - 05.02 Identify problem solving techniques.
  - 05.03 Choose appropriate action in situations requiring effective time management.
  - 05.04 Apply techniques for organizing and planning time and resources to complete an assigned task.
  - 05.05 Apply principles and techniques for being a productive, contributing member of a team.
  - 05.06 Communicate effectively with individuals lacking a technical background.
  - 05.07 Evaluate detailed technical oral instructions for clarity.
  - 05.08 Participate in group discussion as both a member and a leader.
  - 05.09 Encourage and build mutual trust, respect, and cooperation among team members.
  - 05.10 Assimilate new knowledge into project solutions and decisions.
  - 05.11 Employ techniques such as brainstorming to generate ideas and suggestions to achieve a task.
  - 05.12 Evaluate alternatives, costs and benefits in determining the best solution.
  - 05.13 Identify strategies to improve and maximize productivity in the workplace.
- 06.0 Demonstrate sales and marketing fundamentals—The student will be able to:
- 06.01 Demonstrate knowledge of services and/or products offered.
  - 06.02 Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
  - 06.03 Explain the importance of and demonstrate the procedures of cross selling.
  - 06.04 Identify the opportunities for cross selling.
  - 06.05 Follow effective procedures for closing a sale.
  - 06.06 Demonstrate the ability to sell a variety of services and/or products.

- 07.0 Demonstrate employability skills—The student will be able to:
- 07.01 Identify personal interest and aptitudes; skills, knowledge; strength and weaknesses.
  - 07.02 Identify and apply sources of job search including networking, internet, job fairs, employment agencies and others.
  - 07.03 Conduct a job search.
  - 07.04 Research information about specific job.
  - 07.05 Identify documents that may be required when applying for a job.
  - 07.06 Create an appropriate application portfolio including letter of applications, resumes, thank you letters and available references.
  - 07.07 Identify methods for requesting and obtaining employment references.
  - 07.08 Complete a job application and employment form correctly.
  - 07.09 Identify, understand and demonstrate the job interview process.
  - 07.10 Demonstrate verbal and non-verbal communication skills, appropriate business attire and hygiene.
  - 07.11 Discuss employer expectations regarding attendance, punctuality, initiative, teamwork, etc.
  - 07.12 Understand and apply the process of accepting and declining job offers.
  - 07.13 Apply personal skills and talents to enhance work performance.
  - 07.14 Apply skills to meet and exceed employer expectations.
  - 07.15 Demonstrate appropriate responses to feedback from employer, supervisor, co-workers and customers.
  - 07.16 Apply principles and techniques for working productively with people of diverse cultures and backgrounds.
  - 07.17 Identify and use acceptable strategies for resolving conflict in the workplace.
  - 07.18 Identify and apply stress management techniques, employee wellness and safety guidelines.
  - 07.19 Participate in job-enhancing activities to achieve career success.
  - 07.20 Compose and produce a letter of resignation.
- 08.0 Manage career development.—The student will be able to:
- 08.01 Enhance personal business skills.
  - 08.02 Formulate a career plan for post-graduation.
  - 08.03 Comply with continuing education needs/requirements.
  - 08.04 Attend seminars, workshops, and tradeshow.
  - 08.05 Respond to changing business environment.
  - 08.06 Identify updated industry information.
  - 08.07 Explain the importance of having a written job description.
  - 08.08 Pursue industry designations/licensing/degrees.
  - 08.09 Reassess career plan.
  - 08.10 Demonstrate knowledge of how to make job changes appropriately.
  - 08.11 Understand employment benefits packages.
  - 08.12 Build mentor relationships.
  - 08.13 Volunteer in community service organizations.
  - 08.14 Network with industry professionals.
  - 08.15 Maintain professional contact for future projects.
  - 08.16 Identify corporate strategies and policies.
  - 08.17 Anticipate future industry trends and identify various industry career paths.
- 13.0 Understand terminology unique to the finance industry—The student will be able to:

- 13.01 Understand and use terminology as it applies to the mortgage finance and credit industry.
- 13.02 Know how to communicate with a customer in layman's language.
- 15.0 Demonstrate knowledge of rules and regulations—The student will be able to:
  - 15.01 Understand Federal and state regulations and the examinations of financial institutions.
  - 15.02 Understand business law as it applies to the financial services industry.
- 17.0 Manage client relationships—The student will be able to:
  - 17.01 Respond to client inquires.
  - 17.02 Access client records
  - 17.03 Process administrative changes
  - 17.04 Assist clients with problem resolution.
  - 17.05 Perform client reviews as needed.
  - 17.06 Build client relationships.
  - 17.07 Maintain client contact system.
  - 17.08 Maintain client files.
  - 17.09 Monitor compliance procedures.
- 19.0 Manage business plan—The student will be able to:
  - 19.01 Determine licensing requirements.
  - 19.02 Obtain appropriate licensing and appointments.
  - 19.03 Define target market.
  - 19.04 Set income objectives and sales goals.
  - 19.05 Select prospecting activity.
  - 19.06 Determine selling systems to be implemented.
  - 19.07 Acquire product knowledge.
  - 19.08 Determine office support equipment needs.
  - 19.09 Determine software systems and training needs.
- 20.0 Demonstrate knowledge of loan processing--The student will be able to:
  - 20.01 Identify underwriting requirements for conventional loans, FHA and VA.
  - 20.02 Demonstrate knowledge of credit analysis/counseling skills.
  - 20.03 Discuss the concepts of affordable housing
  - 20.04 Identify types of community lending products and programs.
- 21.0 Demonstrate knowledge of the residential mortgage lending process--The student will be able to:
  - 21.01 Identify and define residential lending and mortgage financing terminology.
  - 21.02 Demonstrate comprehension of mortgage loan documentation.
  - 21.03 Analyze a borrower's credit report and outstanding debt.
  - 21.04 Determine a mortgage applicant's ability to qualify.
  - 21.05 Describe how to obtain and analyze the legal and financial requirements of the loan transaction.
- 22.0 Demonstrate knowledge of property valuation—The student will be able to:
  - 22.01 Demonstrate knowledge of evaluating appraisals.
  - 22.02 Analyze property rights and estates.
  - 22.03 Demonstrate the ability to evaluate title insurance.

- 23.0 Demonstrate knowledge of loan servicing and quality control—The student will be able to:
  - 23.01 Describe the functions of the servicing process, including notice of payments, disbursement of escrow payments and escrow analysis.
  - 23.02 Discuss the process of delinquent and default notices, foreclosure and post-foreclosure procedures.
  - 23.03 Describe quality control mechanisms to prevent fraud.
  - 23.04 Identify borrower's alternative in the event of foreclosure.
  
- 24.0 Demonstrate proficiency of the fundamental of residential mortgage lending—The student will be able to:
  - 24.01 Demonstrate comprehension of mortgage loan documentation, the information needed in order to take a loan application, and the cycle of the loan application process.
  - 24.02 Analyze and compare mortgage terms to determine the appropriate financing suitable to various types of borrowers.

2011-2012

**Florida Department of Education  
Curriculum Framework**

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

<b>CCC</b>	
CIP Number	0206030104
Program Type	College Credit Certificate (CCC)
Program Length	18 Credit Hours
CTSO	College DECA - Delta Epsilon Chi
SOC Codes (all applicable)	11-3031.02
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>

### **Purpose**

The purpose of this program is to prepare students for employment in the Mortgage Finance industry in positions such as loan processor, loan officer, and home buyer counselor.

This certificate program is part of the Financial Services AS/AAS degree program (0206030100).

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

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

### **Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

### **Special Notes**

#### **Career and Technical Student Organization (CTSO)**

College DECA - Delta Epsilon Chi is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

### **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

### **Standards**

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

- 01.0 Demonstrate comprehension and communication skills
- 02.0 Demonstrate effective customer services skills
- 03.0 Demonstrate human relations skills necessary for workplace success
- 04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions
- 05.0 Perform general organizational workplace competencies
- 06.0 Demonstrate sales and marketing fundamentals
- 07.0 Demonstrate employability skills
- 08.0 Manage career development
- 13.0 Understand terminology unique to the mortgage finance industry
- 15.0 Demonstrate knowledge of rules and regulations.
- 17.0 Manage client relationships.
- 19.0 Manage business plan.
- 20.0 Demonstrate knowledge of loan processing.
- 21.0 Demonstrate knowledge of the residential mortgage lending process.
- 22.0 Demonstrate knowledge of property valuation.

2011- 2012

**Florida Department of Education  
Student Performance Standards**

**Program Title:** Mortgage Finance Operations – Financial Services  
**CIP Number:** 0206030104  
**Program Length:** 18 Credit Hours  
**SOC Code(s):** 11-3031.02

This certificate program is part of the Financial Services AS/AAS degree program (0206030100). At the completion of this program, the student will be able to:

- 01.0 Demonstrate comprehension and communication skills—The student will be able to:
- 01.01 Follow written and oral technical instructions.
  - 01.02 Take notes, organize, summarize, and paraphrase ideas and details.
  - 01.03 Apply active listening and observation skills to obtain and clarify information transmitted through verbal and non-verbal behaviors.
  - 01.04 Gather, read, discuss, evaluate and critique work from professional journals related to the course content.
  - 01.05 Read trade journals and magazines to stay current in the industry.
  - 01.06 Reflect on what has been learned through reading, recognizing assumptions and implications, and formulating ideas, opinions, and personal responses.
  - 01.07 Use reference sources such as books, magazines, and electronic databases to gather and critically evaluate materials.
  - 01.08 Submit final drafts using correct grammar, punctuation, and spelling.
  - 01.09 Read and comprehend both technical and non technical text accurately.
- 02.0 Demonstrate effective customer service skills—The student will be able to:
- 02.01 Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers.
  - 02.02 Identify and evaluate customer needs.
  - 02.03 Respond to client inquiries in a timely matter.
  - 02.04 Access and maintain client records.
  - 02.05 Provide timely accurate information to meet customer needs.
  - 02.06 Utilize available techniques to effectively serve customers.
  - 02.07 Utilize a process to assist clients, including difficult customers, with problem resolution.
  - 02.08 Operate within grant of authority to provide service to customers.
  - 02.09 Build client relationships
- 03.0 Demonstrate human relations skills necessary for workplace success--The student will be able to:
- 03.01 Exhibit interest and enthusiasm.
  - 03.02 Demonstrate a positive mental attitude.
  - 03.03 Demonstrate traits of being industrious and cooperative.
  - 03.04 Demonstrate sincerity, patience, courtesy, and tact.
  - 03.05 Exhibit punctuality, attendance and dependability.
  - 03.06 Willingness to receive and accept feedback and use it constructively.
  - 03.07 Demonstrate willingness to assume job responsibilities.
  - 03.08 Develop ability to handle difficult customer/co-worker situations.



- 03.09 Develop ability to exhibit friendliness, combined with a professional businesslike approach.
  
- 04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions—The student will be able to:
  - 04.01 Apply the following tools to increase work efficiency: telephone systems, word processing, database, spreadsheet programs, presentation programs, email systems and the internet.
  - 04.02 Utilize computer technology to access, analyze and interpret business information.
  - 04.03 Cite Internet-based resources correctly using proper format.
  - 04.04 Research industry trends on the Internet.
  
- 05.0 Perform general organizational workplace competencies--The student will be able to:
  - 05.01 Demonstrate self-motivation and responsibility to complete an assigned task.
  - 05.02 Identify problem solving techniques.
  - 05.03 Choose appropriate action in situations requiring effective time management.
  - 05.04 Apply techniques for organizing and planning time and resources to complete an assigned task.
  - 05.05 Apply principles and techniques for being a productive, contributing member of a team.
  - 05.06 Communicate effectively with individuals lacking a technical background.
  - 05.07 Evaluate detailed technical oral instructions for clarity.
  
- 06.0 Demonstrate sales and marketing fundamentals—The student will be able to:
  - 06.01 Demonstrate knowledge of services and/or products offered.
  - 06.02 Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
  - 06.03 Explain the importance of and demonstrate the procedures of cross selling.
  - 06.04 Identify the opportunities for cross selling.
  - 06.05 Follow effective procedures for closing a sale.
  - 06.06 Demonstrate the ability to sell a variety of services and/or products.
  
- 07.0 Demonstrate employability skills—The student will be able to:
  - 07.01 Identify personal interest and aptitudes; skills, knowledge; strength and weaknesses.
  - 07.02 Identify and apply sources of job search including networking, internet, job fairs, employment agencies and others.
  - 07.03 Conduct a job search.
  - 07.04 Research information about specific job.
  - 07.05 Identify documents that may be required when applying for a job.
  - 07.06 Create an appropriate application portfolio including letter of applications, resumes, thank you letters and available references.
  - 07.07 Identify methods for requesting and obtaining employment references.
  - 07.08 Complete a job application and employment form correctly.
  - 07.09 Identify, understand and demonstrate the job interview process.
  - 07.10 Demonstrate verbal and non-verbal communication skills, appropriate business attire and hygiene.
  - 07.11 Discuss employer expectations regarding attendance, punctuality, initiative, teamwork, etc.
  - 07.12 Understand and apply the process of accepting and declining job offers.

- 07.13 Apply personal skills and talents to enhance work performance.
  - 07.14 Apply skills to meet and exceed employer expectations.
  - 07.15 Demonstrate appropriate responses to feedback from employer, supervisor, co-workers and customers.
  - 07.16 Apply principles and techniques for working productively with people of diverse cultures and backgrounds.
  - 07.17 Identify and use acceptable strategies for resolving conflict in the workplace.
- 08.0 Manage career development—The student will be able to:
- 08.01 Enhance personal business skills.
  - 08.02 Formulate a career plan for post-graduation.
  - 08.03 Comply with continuing education needs/requirements.
  - 08.04 Attend seminars, workshops, and tradeshow.
  - 08.05 Respond to changing business environment.
  - 08.06 Identify updated industry information.
  - 08.07 Explain the importance of having a written job description.
- 13.0 Understand terminology unique to the mortgage finance industry—The student will be able to:
- 13.01 Understand and use terminology as it applies to the mortgage finance and credit industry.
  - 13.02 Know how to communicate with a customer in layman’s language.
- 15.0 Demonstrate knowledge of rules and regulations—The student will be able to:
- 15.01 Understand Federal and state regulations and the examinations of financial institutions.
  - 15.02 Understand business law as it applies to the financial services industry.
- 17.0 Manage client relationships—The student will be able to:
- 17.01 Respond to client inquires.
  - 17.02 Access client records
  - 17.03 Process administrative changes
  - 17.04 Assist clients with problem resolution.
  - 17.05 Perform client reviews as needed.
  - 17.06 Build client relationships.
  - 17.07 Maintain client contact system.
  - 17.08 Maintain client files.
  - 17.09 Monitor compliance procedures.
- 19.0 Manage business plan—The student will be able to:
- 19.01 Determine licensing requirements.
  - 19.02 Obtain appropriate licensing and appointments.
  - 19.03 Define target market.
  - 19.04 Set income objectives and sales goals.
  - 19.05 Select prospecting activity.
  - 19.06 Determine selling systems o be implemented.
  - 19.07 Acquire product knowledge.
  - 19.08 Determine office support equipment needs.
  - 19.09 Determine software systems and training needs
- 20.0 Demonstrate knowledge of loan processing--The student will be able to:

- 20.01 Identify underwriting requirements for conventional loans, FHA and VA.
  - 20.02 Demonstrate knowledge of credit analysis/counseling skills.
  - 20.03 Discuss the concepts of affordable housing
  - 20.04 Identify types of community lending products and programs.
- 21.0 Demonstrate knowledge of the residential mortgage lending process--The student will be able to:
- 21.01 Identify and define residential lending and mortgage financing terminology.
  - 21.02 Demonstrate comprehension of mortgage loan documentation.
  - 21.03 Analyze a borrower's credit report and outstanding debt.
  - 21.04 Determine a mortgage applicant's ability to qualify.
  - 21.05 Describe how to obtain and analyze the legal and financial requirements of the loan transaction.
- 22.0 Demonstrate knowledge of property valuation--The student will be able to:
- 22.01 Demonstrate knowledge of evaluating appraisals.
  - 22.02 Analyze property rights and estates.
  - 22.03 Demonstrate the ability to evaluate title insurance.

2011-2012

**Florida Department of Education  
Curriculum Framework**

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

<b>CCC</b>	
CIP Number	0206030105
Program Type	College Credit Certificate (CCC)
Program Length	12 Credit Hours
CTSO	College DECA
SOC Codes (all applicable)	11-3031.02
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>

**Purpose**

The purpose of this program is to prepare students for employment in the Mortgage Finance industry in a position such as loan processor.

This certificate program is part of the Financial Services AS/AAS degree program (0206030100).

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

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

**Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

**Special Notes**

**Career and Technical Student Organization (CTSO)**

College DECA is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

### **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

### **Standards**

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

- 01.0 Demonstrate comprehension and communication skills
- 02.0 Demonstrate effective customer services skills
- 03.0 Demonstrate human relations skills necessary for workplace success
- 04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions
- 05.0 Perform general organizational workplace competencies
- 06.0 Demonstrate sales and marketing fundamentals
- 07.0 Demonstrate employability skills
- 08.0 Manage career development
- 13.0 Understand terminology unique to the mortgage finance industry.
- 15.0 Demonstrate knowledge of rules and regulations.
- 17.0 Manage client relationships.
- 19.0 Manage business plan.
- 20.0 Demonstrate knowledge of loan processing.
- 21.0 Demonstrate knowledge of the residential mortgage lending process.

2011-2012

**Florida Department of Education  
Student Performance Standards**

**Program Title:** Mortgage Finance Specialist - Financial Services  
**CIP Number:** 0206030104  
**Program Length:** 12 Credit Hours  
**SOC Code(s):** 11-3031.02

This certificate program is part of the Financial Services AS/AAS degree program (0206030100). At the completion of this program, the student will be able to:

- 01.0 Demonstrate comprehension and communication skills—The student will be able to:
- 01.01 Follow written and oral technical instructions.
  - 01.02 Take notes, organize, summarize, and paraphrase ideas and details.
  - 01.03 Apply active listening and observation skills to obtain and clarify information transmitted through verbal and non-verbal behaviors.
  - 01.04 Gather, read, discuss, evaluate, and critique work from professional journals related to the course content.
- 02.0 Demonstrate effective customer service skills—The student will be able to:
- 02.01 Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers.
  - 02.02 Identify and evaluate customer needs.
  - 02.03 Respond to client inquiries in a timely matter.
  - 02.04 Access and maintain client records.
  - 02.05 Provide timely accurate information to meet customer needs.
  - 02.06 Utilize available techniques to effectively serve customers.
  - 02.07 Utilize a process to assist clients, including difficult customers, with problem resolution.
- 03.0 Demonstrate human relations skills necessary for workplace success--The student will be able to:
- 03.01 Exhibit interest and enthusiasm.
  - 03.02 Demonstrate a positive mental attitude.
  - 03.03 Demonstrate traits of being industrious and cooperative.
  - 03.04 Demonstrate sincerity, patience, courtesy, and tact.
  - 03.05 Exhibit punctuality, attendance and dependability.
- 04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions—The student will be able to:
- 04.01 Apply the following tools to increase work efficiency: telephone systems, word processing, database, spreadsheet programs, presentation programs, email systems and the internet.
  - 04.02 Utilize computer technology to access, analyze and interpret business information.
- 05.0 Perform general organizational workplace competencies--The student will be able to:
- 05.01 Demonstrate self-motivation and responsibility to complete an assigned task.
  - 05.02 Identify problem solving techniques.

- 06.0 Demonstrate sales and marketing fundamentals—The student will be able to:
  - 06.01 Demonstrate knowledge of services and/or products offered.
  
- 07.0 Demonstrate employability skills—The student will be able to:
  - 07.01 Identify personal interest and aptitudes; skills, knowledge; strength and weaknesses.
  - 07.02 Identify and apply sources of job search including networking, internet, job fairs, employment agencies and others.
  - 07.03 Conduct a job search.
  - 07.04 Research information about specific job.
  - 07.05 Identify documents that may be required when applying for a job.
  - 07.06 Create an appropriate application portfolio including letter of applications, resumes, thank you letters and available references.
  - 07.07 Identify methods for requesting and obtaining employment references.
  - 07.08 Complete a job application and employment form correctly.
  - 07.09 Identify, understand and demonstrate the job interview process.
  - 07.10 Demonstrate verbal and non-verbal communication skills, appropriate business attire and hygiene.
  - 07.11 Discuss employer expectations regarding attendance, punctuality, initiative, teamwork, etc.
  - 07.12 Understand and apply the process of accepting and declining job offers.
  
- 08.0 Manage career development—The student will be able to:
  - 08.01 Enhance personal business skills.
  - 08.02 Formulate a career plan for post-graduation.
  - 08.03 Comply with continuing education needs/requirements.
  
- 13.0 Understand terminology unique to the mortgage finance industry—The student will be able to:
  - 13.01 Understand and use terminology as it applies to the mortgage finance and credit industry.
  - 13.02 Know how to communicate with a customer in layman's language.
  
- 15.0 Demonstrate knowledge of rules and regulations—The student will be able to:
  - 15.01 Understand Federal and state regulations and the examinations of financial institutions.
  - 15.02 Understand business law as it applies to the financial services industry.
  
- 17.0 Manage client relationships—The student will be able to:
  - 17.01 Respond to client inquires.
  - 17.02 Access client records
  - 17.03 Process administrative changes
  - 17.04 Assist clients with problem resolution.
  - 17.05 Perform client reviews as needed.
  - 17.06 Build client relationships.
  - 17.07 Maintain client contact system.
  - 17.08 Maintain client files.
  - 17.09 Monitor compliance procedures.
  
- 19.0 Manage business plan—The student will be able to:

- 19.01 Determine licensing requirements.
  - 19.02 Obtain appropriate licensing and appointments.
  - 19.03 Define target market.
  - 19.04 Set income objectives and sales goals.
  - 19.05 Select prospecting activity.
  - 19.06 Determine selling systems to be implemented.
  - 19.07 Acquire product knowledge.
  - 19.08 Determine office support equipment needs.
  - 19.09 Determine software systems and training needs.
- 20.0 Demonstrate knowledge of loan processing—The student will be able to:
- 20.01 Identify underwriting requirements for conventional loans, FHA and VA.
  - 20.02 Demonstrate knowledge of credit analysis/counseling skills.
  - 20.03 Discuss the concepts of affordable housing
  - 20.04 Identify types of community lending products and programs.
- 21.0 Demonstrate knowledge of the residential mortgage lending process--The student will be able to:
- 21.01 Identify and define residential lending and mortgage financing terminology.
  - 21.02 Demonstrate comprehension of mortgage loan documentation.
  - 21.03 Analyze a borrower's credit report and outstanding debt.
  - 21.04 Determine a mortgage applicant's ability to qualify.
  - 21.05 Describe how to obtain and analyze the legal and financial requirements of the loan transaction.



2011-2012

**Florida Department of Education  
Curriculum Framework**

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

	AS	AAS
CIP Number	1207020100	0207020100
Program Type	College Credit	College Credit
Standard Length	64 Credit Hours	64 Credit Hours
CTSO	College DECA	College DECA
SOC Codes (all applicable)	13-2051 13-2041	13-2051 13-2041
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>	
Perkins Technical Skill Attainment Inventory	<a href="http://www.fl DOE.org/workforce/perkins/perkins_resources.asp">http://www.fl DOE.org/workforce/perkins/perkins_resources.asp</a>	

### **Purpose**

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

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

### **Program Structure**

This program is a planned sequence of instruction consisting of 64 hours.

### **Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these

occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

## **Special Notes**

### **Career and Technical Student Organization (CTSO)**

College DECA is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

### **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

### **Articulation**

To be transferable statewide between institutions, this program must have been reviewed, and a "transfer value" assigned the curriculum content by the appropriate Statewide Course Numbering System discipline committee. This does not preclude institutions from developing specific articulation agreements with each other.

For details on existing articulation agreements, refer to [http://www.fldoe.org/workforce/dwdframe/artic\\_frame.asp](http://www.fldoe.org/workforce/dwdframe/artic_frame.asp).

### **Program Length**

The AS degree requires the inclusion of a minimum of 15 credits of general education coursework according to SACS, and it must be transferable according to Rule 6A-14.030 (2), F.A.C. The AAS degree requires the inclusion of a minimum of 15 credits of general education coursework according to SACS. The standard length of this program is 64 credit hours according to Rule 6A-14.030, F.A.C.

### **Certificate Programs**

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

Banking Management – Financial Services (0207020101) -27 Credit Hours  
Banking Operations – Financial Services (0207020102) -18 Credit Hours  
Banking Specialist – Financial Services (0207020103) -12 Credit Hours

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

## **Standards**

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

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

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

2011-2012

**Florida Department of Education  
Student Performance Standards**

**Program Title:** Financial Services – Banking  
**CIP Numbers:** 0207020100 AAS  
 1207020100 AS  
**Program Length:** 64 Credit Hours  
**SOC Code(s):** 13-2051/13-2041

The AS degree requires the inclusion of a minimum of 15 credits of general education coursework according to SACS, and it must be transferable according to Rule 6A-14.030 (2), F.A.C. The AAS degree requires the inclusion of a minimum of 15 credits of general education coursework according to SACS. At the completion of this program, the student will be able to:

- 01.0 Demonstrate comprehension and communication skills—The student will be able to:
- 01.01 Follow written and oral technical instructions.
  - 01.02 Take notes, organize, summarize, and paraphrase ideas and details.
  - 01.03 Apply active listening and observation skills to obtain and clarify information transmitted through verbal and non-verbal behaviors.
  - 01.04 Gather, read, discuss, evaluate and critique work from professional journals related to the course content.
  - 01.05 Read trade journals and magazines to stay current in the industry.
  - 01.06 Reflect on what has been learned through reading, recognizing assumptions and implications, and formulating ideas, opinions, and personal responses.
  - 01.07 Use reference sources such as books, magazines, and electronic databases to gather and critically evaluate materials.
  - 01.08 Submit final drafts using correct grammar, punctuation, and spelling.
  - 01.09 Read and comprehend both technical and non technical text accurately.
  - 01.10 Write reports, summaries, and descriptive essays.
  - 01.11 Write clear and well-organized research papers, integrating a variety of information.
  - 01.12 Correctly cite or attribute sources.
  - 01.13 Read and understand graphs, charts, diagrams and tables commonly used in this industry/occupation.
  - 01.14 Organize, prepare and deliver formal and informal effective presentations.
  - 01.15 Participate in group discussions both as a member and as a leader.
- 02.0 Demonstrate effective customer service skills—The student will be able to:
- 02.01 Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers.
  - 02.02 Identify and evaluate customer needs.
  - 02.03 Respond to client inquiries in a timely matter.
  - 02.04 Access and maintain client records.
  - 02.05 Provide timely accurate information to meet customer needs.
  - 02.06 Utilize available techniques to effectively serve customers.
  - 02.07 Utilize a process to assist clients, including difficult customers, with problem resolution.
  - 02.08 Operate within grant of authority to provide service to customers.
  - 02.09 Build client relationships.

- 03.0 Demonstrate human relations skills necessary for workplace success--The student will be able to:
- 03.01 Exhibit interest and enthusiasm.
  - 03.02 Demonstrate a positive mental attitude.
  - 03.03 Demonstrate traits of being industrious and cooperative.
  - 03.04 Demonstrate sincerity, patience, courtesy, and tact.
  - 03.05 Exhibit punctuality, attendance and dependability.
  - 03.06 Willingness to receive and accept feedback and use it constructively.
  - 03.07 Demonstrate willingness to assume job responsibilities.
  - 03.08 Develop ability to handle difficult customer/co-worker situations.
  - 03.09 Develop ability to exhibit friendliness, combined with a professional businesslike approach.
  - 03.10 Demonstrate willingness to assume the responsibility for one's actions.
  - 03.11 Demonstrate problem solving and critical thinking skills.
  - 03.12 Foster teamwork to improve quality of work.
  - 03.13 Use group consensus strategies.
- 04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions—The student will be able to:
- 04.01 Apply the following tools to increase work efficiency: telephone systems, word processing, database, spreadsheet programs, presentation programs, email systems and the internet.
  - 04.02 Utilize computer technology to access, analyze and interpret business information.
  - 04.03 Cite Internet-based resources correctly using proper format.
  - 04.04 Research industry trends on the Internet.
- 05.0 Perform general organizational workplace competencies--The student will be able to:
- 05.01 Demonstrate self-motivation and responsibility to complete an assigned task.
  - 05.02 Identify problem solving techniques.
  - 05.03 Choose appropriate action in situations requiring effective time management.
  - 05.04 Apply techniques for organizing and planning time and resources to complete an assigned task.
  - 05.05 Apply principles and techniques for being a productive, contributing member of a team.
  - 05.06 Communicate effectively with individuals lacking a technical background.
  - 05.07 Evaluate detailed technical oral instructions for clarity.
  - 05.08 Participate in group discussion as both a member and a leader.
  - 05.09 Encourage and build mutual trust, respect, and cooperation among team members.
  - 05.10 Assimilate new knowledge into project solutions and decisions.
  - 05.11 Employ techniques such as brainstorming to generate ideas and suggestions to achieve a task.
  - 05.12 Evaluate alternatives, costs and benefits in determining the best solution.
  - 05.13 Identify strategies to improve and maximize productivity in the workplace.
- 06.0 Demonstrate sales and marketing fundamentals—The student will be able to:
- 06.01 Demonstrate knowledge of services and/or products offered.
  - 06.02 Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
  - 06.03 Explain the importance of and demonstrate the procedures of cross selling.

- 06.04 Identify the opportunities for cross selling.
  - 06.05 Follow effective procedures for closing a sale.
  - 06.06 Demonstrate the ability to sell a variety of services and/or products.
- 07.0 Demonstrate employability skills—The student will be able to:
- 07.01 Identify personal interest and aptitudes; skills, knowledge; strength and weaknesses.
  - 07.02 Identify and apply sources of job search including networking, internet, job fairs, employment agencies and others.
  - 07.03 Conduct a job search.
  - 07.04 Research information about specific job.
  - 07.05 Identify documents that may be required when applying for a job.
  - 07.06 Create an appropriate application portfolio including letter of applications, resumes, thank you letters and available references.
  - 07.07 Identify methods for requesting and obtaining employment references.
  - 07.08 Complete a job application and employment form correctly.
  - 07.09 Identify, understand and demonstrate the job interview process.
  - 07.10 Demonstrate verbal and non-verbal communication skills, appropriate business attire and hygiene.
  - 07.11 Discuss employer expectations regarding attendance, punctuality, initiative, teamwork, etc.
  - 07.12 Understand and apply the process of accepting and declining job offers.
  - 07.13 Apply personal skills and talents to enhance work performance.
  - 07.14 Apply skills to meet and exceed employer expectations.
  - 07.15 Demonstrate appropriate responses to feedback from employer, supervisor, co-workers and customers.
  - 07.16 Apply principles and techniques for working productively with people of diverse cultures and backgrounds.
  - 07.17 Identify and use acceptable strategies for resolving conflict in the workplace.
  - 07.18 Identify and apply stress management techniques, employee wellness and safety guidelines.
  - 07.19 Participate in job-enhancing activities to achieve career success.
  - 07.20 Compose and produce a letter of resignation.
- 08.0 Manage career development—The student will be able to:
- 08.01 Enhance personal business skills.
  - 08.02 Formulate a career plan for post-graduation.
  - 08.03 Comply with continuing education needs/requirements.
  - 08.04 Attend seminars, workshops, and tradeshow.
  - 08.05 Respond to changing business environment.
  - 08.06 Identify updated industry information.
  - 08.07 Explain the importance of having a written job description.
  - 08.08 Pursue industry designations/licensing/degrees.
  - 08.09 Reassess career plan.
  - 08.10 Demonstrate knowledge of how to make job changes appropriately.
  - 08.11 Understand employment benefits packages.
  - 08.12 Build mentor relationships.
  - 08.13 Volunteer in community service organizations.
  - 08.14 Network with industry professionals.
  - 08.15 Maintain professional contact for future projects.
  - 08.16 Identify corporate strategies and policies.

- 08.17 Anticipate future industry trends and identify various industry career paths.
- 09.0 Management client relationships—The student will be able to:
- 09.01 Respond to client inquiries.
  - 09.02 Access client records.
  - 09.03 Process administrative changes.
  - 09.04 Assist clients with problem resolution.
  - 09.05 Perform client reviews as needed.
  - 09.06 Build client relationships.
  - 09.07 Maintain client contact system.
  - 09.08 Maintain client files.
  - 09.09 Monitor compliance procedures.
- 10.0 Utilize effective cross selling techniques and procedures for financial services--The student will be able to:
- 10.01 Identify opportunities for cross selling.
  - 10.02 Demonstrate how to sell a variety of financial services.
  - 10.03 Demonstrate knowledge of all services offered by financial institutions.
  - 10.04 Explain the importance of and demonstrate the procedures of cross selling.
- 11.0 Demonstrate knowledge of the history, growth, and structure of the financial industry--The student will be able to:
- 11.01 Demonstrate knowledge of the evolution of American financial institutions.
  - 11.02 Identify major acts and important regulations resulting from the growth and changes in financial institutions.
  - 11.03 Explain the similarities and differences in the financial institutions and other businesses that offer financial services.
  - 11.04 Explain the effects of deregulation.
- 12.0 Understand terminology unique to the finance and credit industry--The student will be able to:
- 12.01 Understand and use terminology as it applies to the finance and credit industry.
  - 12.02 Know how to communicate with a customer in layman's language.
- 13.0 Demonstrate knowledge of basic functions of financial institutions--The student will be able to:
- 13.01 Name the three basic functions of a financial institution.
  - 13.02 Explain the most important function of the three and why each of the other two are co-dependent.
  - 13.03 Discuss which departments and employees are responsible for the different functions.
- 14.0 Demonstrate proficiency in economic principles—The student will be able to:
- 14.01 Demonstrate knowledge of how the Federal Reserve System operates.
  - 14.02 Comprehend the documents and language of financial institutions.
- 15.0 Demonstrate knowledge of rules and regulations—The student will be able to:
- 15.01 Understand federal and state regulations and the examinations of financial institutions.
  - 15.02 Understand business law as it applies to the financial services industry.



- 16.0 Demonstrate proficiency in money and finance--The student will be able to:
- 16.01 Explain production, consumption, GNP, and business cycles.
  - 16.02 Compare banks and thrifts.
  - 16.03 Demonstrate knowledge of commercial banking.
  - 16.04 Understand the Federal Reserve System and commercial bank interrelationships.
  - 16.05 Define money and its function and describe measures of money.
  - 16.06 Explain current trends in financial services deregulation and diversified financial services.
  - 16.07 Differentiate among corporations and other forms of business.
  - 16.08 Understand the details of a corporate charter and bylaws.
  - 16.09 Comprehend the various means of acquiring capital and subsequent equity and debt functions.
  - 16.10 Exhibit knowledge of securities markets and SEC regulations.
  - 16.11 Demonstrate knowledge about business failure, reorganization, dissolutions, and liquidation.
  - 16.12 Explain the purpose of statement analysis.
  - 16.13 Define and explain items in a financial statement.
  - 16.14 Demonstrate the ability to interpret and analyze a financial statement.
- 17.0 Identify, classify, and demonstrate management activities--The student will be able to:
- 17.01 Compare management styles
  - 17.02 Identify the major functions of management.
  - 17.03 Demonstrate understanding of basic management concepts such as authority, responsibility, delegation, empowerment, and hiring and firing.
  - 17.04 Demonstrate knowledge of the relationship between authority and responsibility to task accomplishment.
  - 17.05 Select the most effective communication systems.
  - 17.06 Identify problems and make an appropriate decision.
  - 17.07 Demonstrate understanding of organizational culture and its impact on communication.
  - 17.08 Identify and discuss current management issues in business and other organizations.
  - 17.09 Describe activities associated with the management functions of planning, organizing, staffing, leading, and controlling.
- 18.0 Demonstrate a basic understanding of legal and ethical issues in a business environment--The student will be able to:
- 18.01 Demonstrate basic understanding of contracts.
  - 18.02 Demonstrate basic understanding of human resource issues.
  - 18.03 Demonstrate basic understanding of negotiable instruments.
  - 18.04 Demonstrate basic understanding of intellectual property rights.
  - 18.05 Demonstrate basic understanding of appropriate use of employer property.
  - 18.06 Demonstrate basic understanding of confidentiality.
  - 18.07 Demonstrate basic understanding of role of ethical decision making in dealings with stakeholders.
  - 18.08 Demonstrate knowledge of social responsibilities.
  - 18.09 Demonstrate knowledge of legal and privacy issues regarding e-mail, voice mail, internet, telephone, and other communication methods.
- 19.0 Understand terminology unique to the banking industry--The student will be able to:

- 19.01 Understand and use terminology as it applies to the finance and credit industry.
- 19.02 Know how to communicate with a customer in layman's language.
  
- 20.0 Utilize effective selling techniques in interactions with customers--The student will be able to:
  - 20.01 Demonstrate ethics in dealing with customers.
  - 20.02 Understand selling techniques with customers.
  
- 21.0 Demonstrate knowledge of the history, growth and structure of the banking industry--The student will be able to:
  - 21.01 Demonstrate knowledge of the evolution of American banking institutions.
  - 21.02 Identify major acts and important regulations resulting from the growth and changes in banking institutions.
  - 21.03 Explain the similarities and differences in the banking institutions and other businesses that offer banking services.
  - 21.04 Explain the effects of deregulation.
  
- 22.0 Demonstrate basic skills for performing functions of entry level positions in banking institutions--The student will be able to:
  - 22.01 Demonstrate counting and strapping of coin and currency.
  - 22.02 Demonstrate use of a teller machine.
  - 22.03 Explain the types of endorsements and why they are important.
  - 22.04 Explain basic teller functions--cashing checks, accepting straight deposits and split deposits, and handling of cash.
  - 22.05 Demonstrate knowledge of balancing a cash drawer.
  - 22.06 Know how to detect counterfeit currency and the procedure for reporting it.
  - 22.07 Explain other special services such as issue Cashier's Checks, issuing and redeeming Savings Bonds, Money Orders, Traveler's, Checks, Bank Drafts, payments and cash advances on charge cards.
  
- 23.0 Demonstrate security procedures and detection of fraud--The student will be able to:
  - 23.01 Demonstrate procedures bank employees would use during and after a robbery.
  - 23.02 Demonstrate security procedures.
  - 23.03 Explain the Currency Transaction Report (CTR).
  - 23.04 Demonstrate security precautions and methods used to deter bank fraud.
  
- 24.0 Demonstrate knowledge of accounting/budgeting operations--The student will be able to:
  - 24.01 Demonstrate an understanding of profit vs. not-for-profit accounting.
  - 24.02 Demonstrate an understanding of available and appropriate technology for accounting applications
  - 24.03 Interpret and analyze income statement, owner's equity statement, and cash flow statement.
  - 24.04 Describe the principles related to pricing decisions.
  
- 25.0 Manage customer interactions--The student will be able to:
  - 25.01 Listen reflectively.
  - 25.02 Review customer history.
  - 25.03 Ask questions.
  - 25.04 Collect information.
  - 25.05 Assess the customer's needs.
  - 25.06 Research solutions.

- 25.07 Develop a plan of action.
  - 25.08 Refer to appropriate authority (if needed).
  - 25.09 Execute data capture.
  - 25.10 Communicate actions.
  - 25.11 Resolve customer issues.
  - 25.12 Offer additional services.
  - 25.13 Perform follow-up as needed.
- 26.0 Participate in learning--The student will be able to:
- 26.01 Attend scheduled training.
  - 26.02 Utilize available resources.
  - 26.03 Review job critical information.
  - 26.04 Seek feedback on performance.
  - 26.05 Apply acquired skills.
- 27.0 Demonstrate knowledge of principles of human resources--The student will be able to:
- 27.01 Demonstrate knowledge of the functions of human resources.
  - 27.02 Demonstrate knowledge of the employer's relationship with the Human Resources Department.
  - 27.03 Demonstrate knowledge of the business concepts used in Human Resources.
  - 27.04 Demonstrate knowledge of recruitment of employees.
  - 27.05 Describe recruitment process.
  - 27.06 Analyze job descriptions and position requirements.
  - 27.07 Identify potential employees as candidates in reviewing applicant materials.
  - 27.08 Demonstrate knowledge of interviewing skills.
  - 27.09 Describe methods of orientation for new employees.
  - 27.10 Describe methods to train new employees.
  - 27.11 Describe process for hiring new employees.
  - 27.12 Describe compensation and benefit plans.
  - 27.13 Develop compensation and benefit plans.
  - 27.14 Describe the legal issues associated with compensation and benefit plans.
  - 27.15 Describe the functions of the administration of compensation and benefit plans.
  - 27.16 Describe principles, concepts and legal considerations for realistic decision situations and confrontations between employees and management.
  - 27.17 Demonstrate an understanding of employee benefits and services.
- 28.0 Demonstrate knowledge of essential human relations skills--The student will be able to:
- 28.01 Discuss the importance of effective human relations skills in organizations.
  - 28.02 Relate concepts including self-esteem, perception, values to job performance.
  - 28.03 Identify and discuss various barriers to communication and specific ways to improve interpersonal and organizational communication.
- 29.0 Demonstrate knowledge and application of product and service technology--The student will be able to:
- 29.01 Understand the importance of product safety.
  - 29.02 Understand the importance of product and service technology.
- 30.0 Demonstrate knowledge of basic marketing principles--The student will be able to:
- 30.01 Discuss the role of marketing in the free enterprise system.
  - 30.02 Discuss the functions of marketing.

- 31.0 Demonstrate knowledge of real estate--The student will be able to:
- 31.01 Describe a real estate market under the price system.
  - 31.02 Explain the major sub markets of real estate.
  - 31.03 Explain the principles of highest and best use of land.
  - 31.04 List and explain at least three factors that influence demand in the real estate market.
- 32.0 Demonstrate knowledge of major laws and regulations that relate to and affect banking—The student will be able to:
- 32.01 Describe the interrelationships between regulatory agencies and the banks they regulate.
  - 32.02 Explain the elements and differences of torts and crimes.
  - 32.03 Describe the basic legal entities that transact business with banks.
  - 32.04 List and explain the elements of a valid contract and the rights and responsibilities of various parties to a contract.
  - 32.05 Discuss the basic laws affecting an individual's rights in property.
  - 32.06 Identify the basic bankruptcy laws and bankruptcy filings permissible.
- 33.0 Demonstrate knowledge of business English and business writing—The student will be able to:
- 33.01 Improve writing techniques for business correspondence.
  - 33.02 Gain tools that build essential professional language skills.
- 34.0 Operate computers and other equipment appropriate to customer relationship management--The student will be able to:
- 34.01 Obtain and transmit credit information.
  - 34.02 Obtain information, schedule, place orders, and route using phone, fax, computer, cash register, and other communications and calculating devices.
  - 34.03 Demonstrate merchandising and operations data entry procedures such as prices, sales, inventory changes, costs, and reductions.
- 35.0 Use web browsers to access internet services--The student will be able to:
- 35.01 Explain how to connect to the Internet.
  - 35.02 Send electronic messages.
  - 35.03 Explain communication issues specific to e-mail.
  - 35.04 Set up an e-mail account.
  - 35.05 Participate in an e-mail discussion group.
  - 35.06 Explain and use proper Usenet etiquette.
  - 35.07 Use a Web browser to navigate the Web.
  - 35.08 Explain the guidelines for evaluating information needs before beginning a search.
  - 35.09 Explain issues associated with pornography, free speech, censorship, filtering, and copyright on the Web.
  - 35.10 Describe how to critically evaluate information content.
  - 35.11 Use bookmarks to create a bibliography.
- 36.0 Demonstrate proficiency in microcomputer operating systems and software--The student will be able to:
- 36.01 Describe the historical development of computer operating systems.
  - 36.02 Describe the major hardware and related software of microcomputers.
  - 36.03 Describe various disk formats.
  - 36.04 Describe the various operating systems, including: Windows, Unix, Novell, etc.

- 36.05 Use various software applications.
  - 36.06 Demonstrate knowledge of data processing concepts.
  - 36.07 Identify the major programming languages used in business data processing.
  - 36.08 Locate requested information on a computer printout.
  - 36.09 Locate errors on a computer printout.
  - 36.10 Use appropriate software.
- 37.0 Demonstrate basic skills for performing loan processing functions of entry level positions in financial institutions--The student will be able to:
- 37.01 Identify and process documentation required on different types of loans.
  - 37.02 Demonstrate how to properly complete a credit application and a financial statement.
  - 37.03 Explain how to establish credit and the importance of having a good credit rating.
  - 37.04 Demonstrate the types of interest and how they are computed.
  - 37.05 Explain the importance of the lending function.
- 38.0 Demonstrate proficiency in business law--The student will be able to:
- 38.01 Understand federal and state regulations and examination of financial institutions.
- 39.0 Plan the marketing strategy and promote the business--The student will be able to:
- 39.01 Create a promotional plan.
  - 39.02 Describe the techniques for sales and promotion.
  - 39.03 Analyze competitive promotional activities.
  - 39.04 Evaluate promotional effectiveness.
  - 39.05 Explain the use of goods classification and life cycle analyses as planning tools for marketing.
  - 39.06 Develop and modify marketing mixes for a business.
  - 39.07 Identify target markets.
  - 39.08 Evaluate marketing activities.
  - 39.09 Demonstrate knowledge of push/pull strategies.
  - 39.10 Demonstrate knowledge of direct marketing, including e-business.
  - 39.11 Demonstrate knowledge of advertising media and the advantages and disadvantages of each.
  - 39.12 Discuss the role of public relations in the marketing mix.
- 40.0 Identify the organization and function of the retail industry--The student will be able to:
- 40.01 Analyze the organizational structure of the retail industry.
  - 40.02 Analyze the trends in the retail industry.
- 41.0 Demonstrate knowledge of small business management functions--The student will be able to:
- 41.01 Demonstrate an understanding of principles of small business management concerning business entities, planning, and ethics.
  - 41.02 Demonstrate an understanding of the principles and systems of accounting in a small business.
  - 41.03 Demonstrate an understanding of the principles of budgeting and break-even analysis as they apply to the financial management of the small business.
  - 41.04 Demonstrate an understanding of principles of financing and cash management in the small business.
  - 41.05 Demonstrate an understanding of the fundamentals of advertising and marketing products and services in the small business.

- 41.06 Demonstrate an understanding of the purchasing and management of needed inventories, materials, supplies, services, and equipment of the right quality, in the proper quantity, for reasonable prices, at the appropriate time, from the right vendor or supplier.
- 41.07 Demonstrate an understanding of trends in business communications and electronic technology.
- 41.08 Demonstrate an understanding of basic management functions of leadership, organizing, staffing, and motivating the small business work team.
- 41.09 Demonstrate an understanding of the decision-making, evaluation, importance and mechanics of writing a business plan.
- 41.10 Demonstrate an understanding of the components of monitoring costs, job order cost cycle, purchasing materials, inventory, and payroll in job order cost accounting.
- 41.11 Evaluate the advantages and disadvantages of the three major forms of business ownership (sole proprietorship, partnership, and corporation).
- 41.12 Understand the issues of family or home-based businesses.
- 41.13 Demonstrate an understanding of e-Business.
  
- 42.0 Demonstrate an understanding of commercial lending--The student will be able to:
  - 42.01 Understand the business lending environment.
  - 42.02 Demonstrate an understanding of the commercial client.
  - 42.03 Demonstrate an understanding of loan interviewing and credit investigation.
  
- 43.0 Demonstrate knowledge of statement analysis--The student will be able to:
  - 43.01 Demonstrate an understanding of the balance sheet spreadsheet.
  - 43.02 Understand the details of the income statement and statement of cash flows.
  - 43.03 Demonstrate knowledge of financial ratios.
  
- 44.0 Demonstrate proficiency in money and banking--The student will be able to:
  - 44.01 Compare banks and thrifts
  - 44.02 Demonstrate knowledge of commercial banking
  - 44.03 Explain current trends in financial services deregulation and diversified financial services.
  - 44.04 Differentiate among corporation and other forms of business.
  - 44.05 Understand the details of a corporate charter and bylaws.
  - 44.06 Comprehend the financial details of means of acquiring capital and subsequent equity and debt functions.
  - 44.07 Exhibit knowledge of securities markets and SEC regulations.
  - 44.08 Demonstrate knowledge about business failure, reorganization, dissolutions, and liquidation.
  - 44.09 Explain the purpose of statement analysis.
  
- 45.0 Apply the concepts for residential mortgage lending--The student will be able to:
  - 45.01 Understand the residential mortgage lending industry and function from the perspective of the commercial banker.
  - 45.02 Understand and use basic banking terminology.
  - 45.03 Understand the effect of inflation on mortgage lending.
  
- 46.0 Demonstrate an understanding of the principles of real estate finance--The student will be able to:
  - 46.01 Understand basic knowledge of the real estate business.

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

**2011-2012**

**Florida Department of Education  
Curriculum Framework**

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

<b>CCC</b>	
CIP Number	0207020101
Program Type	College Credit Certificate (CCC)
Program Length	27 Credit Hours
CTSO	College DECA
SOC Codes (all applicable)	11-3031.02
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>

### **Purpose**

The purpose of this program is to prepare students for employment in commercial lending such as: commercial lending, credit-management, supervisory and management positions, community service coordinator, customer relations specialist, customer services manager/supervisor, department supervisor, support services supervisor, or other mid-management administrator or financial management positions in a variety of business environments, (161.167-010) or to provide supplemental training for persons previously or currently employed in other industries management occupations.

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

This certificate program is part of the Banking - Financial Services AS/AAS degree program (0207020100).

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

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

### **Laboratory Activities**



Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

**Special Notes**

The 27 Credit Technical Certificate title may be **Banking (Lending) Management**, or one of the following specialized titles may be used:

**Example 27 Credit Technical Certificate Titles:**

- Option 1: Technical Certificate in Financial Services Management with Specialization in Banking Lending Management.
- Option 2: Technical Certificate in Financial Services Management with Specialization in Finance Management.

<b>Specialization</b>	<b>Alternative 27 Credit Technical Certificate (CCC) Title</b>
Banking**	Banking Management**
Finance	Finance Management

*\*\* It is recommended that this Technical Certificate may apply to either the Business Administration or Banking AAS/AS degree programs.*

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

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

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

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

**Career and Technical Student Organization (CTSO)**

College DECA is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

### **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

### **Standards**

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

- 01.0 Demonstrate comprehension and communication skills.
- 02.0 Demonstrate effective customer service skills.
- 03.0 Demonstrate human relations skills necessary for workplace success.
- 04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions.
- 05.0 Perform general organizational workplace competencies.
- 06.0 Demonstrate sales and marketing fundamentals.
- 07.0 Demonstrate employability skills.
- 08.0 Manage career development.
- 10.0 Utilize effective cross selling techniques and procedures for financial services.
- 11.0 Demonstrate knowledge of the history, growth and structure of the financial industry.
- 12.0 Understand terminology unique to the finance and credit industry.
- 17.0 Identify, classify, and demonstrate management activities.
- 18.0 Demonstrate a basic understanding of legal and ethical issues in a business environment.
- 19.0 Understand terminology unique to the banking industry.
- 20.0 Utilize effective selling techniques in interactions with customers.
- 21.0 Demonstrate knowledge of the history, growth and structure of the banking industry.
- 22.0 Demonstrate basic skills for performing functions of entry level positions in banking institutions.
- 23.0 Demonstrate security procedures and detection of fraud.
- 24.0 Demonstrate knowledge of accounting/budgeting operations.
- 25.0 Manage customer interactions.
- 26.0 Participate in learning.
- 27.0 Demonstrate knowledge of principles of human resources.
- 28.0 Demonstrate knowledge of essential human relations skills.
- 29.0 Demonstrate knowledge and application of product and service technology.
- 30.0 Demonstrate knowledge of basic marketing principles.
- 31.0 Demonstrate knowledge of real estate.

- 32.0 Demonstrate knowledge of major laws and regulations that relate to and affect banking.
- 33.0 Demonstrate knowledge of business english and business writing.
- 34.0 Operate computers and other equipment appropriate to customer relationship management.
- 35.0 Use web browsers to access internet services.
- 36.0 Demonstrate proficiency in microcomputer operating systems and software.
- 37.0 Demonstrate basic skills for performing loan processing functions of entry level positions in financial institutions.
- 38.0 Demonstrate proficiency in business law.
- 39.0 Plan the marketing strategy and promote the business.
- 40.0 Identify the organization and function of the retail industry.
- 41.0 Demonstrate knowledge of small business management functions.
- 42.0 Demonstrate an understanding of commercial lending.
- 43.0 Demonstrate knowledge of statement analysis.
- 44.0 Demonstrate proficiency in money and banking.
- 45.0 Apply the concepts for residential mortgage lending.
- 46.0 Demonstrate an understanding of the principles of real estate finance.

2011 -2012

**Florida Department of Education  
Student Performance Standards**

**Program Title:** Banking Management – Financial Services  
**CIP Number:** 0207020101  
**Program Length:** 27 Credit Hours  
**SOC Code(s):** 11-3031.02

This certificate program is part of the Banking - Financial Services AS/AAS degree program (0207020100). At the completion of this program, the student will be able to:

- 01.0 Demonstrate comprehension and communication skills—The student will be able to:
- 01.01 Follow written and oral technical instructions.
  - 01.02 Take notes, organize, summarize, and paraphrase ideas and details.
  - 01.03 Apply active listening and observation skills to obtain and clarify information transmitted through verbal and non-verbal behaviors.
  - 01.04 Gather, read, discuss, evaluate and critique work from professional journals related to the course content.
  - 01.05 Read trade journals and magazines to stay current in the industry.
  - 01.06 Reflect on what has been learned through reading, recognizing assumptions and implications, and formulating ideas, opinions, and personal responses.
  - 01.07 Use reference sources such as books, magazines, and electronic databases to gather and critically evaluate materials.
  - 01.08 Submit final drafts using correct grammar, punctuation, and spelling.
  - 01.09 Read and comprehend both technical and non technical text accurately.
  - 01.10 Write reports, summaries, and descriptive essays.
  - 01.11 Write clear and well-organized research papers, integrating a variety of information.
  - 01.12 Correctly cite or attribute sources.
  - 01.13 Read and understand graphs, charts, diagrams and tables commonly used in this industry/occupation.
  - 01.14 Organize, prepare and deliver formal and informal effective presentations.
  - 01.15 Participate in group discussions both as a member and as a leader.
- 02.0 Demonstrate effective customer service skills—The student will be able to:
- 02.01 Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers.
  - 02.02 Identify and evaluate customer needs.
  - 02.03 Respond to client inquiries in a timely matter.
  - 02.04 Access and maintain client records.
  - 02.05 Provide timely accurate information to meet customer needs.
  - 02.06 Utilize available techniques to effectively serve customers.
  - 02.07 Utilize a process to assist clients, including difficult customers, with problem resolution.
  - 02.08 Operate within grant of authority to provide service to customers.
  - 02.09 Build client relationships.
- 03.0 Demonstrate human relations skills necessary for workplace success--The student will be able to:
- 03.01 Exhibit interest and enthusiasm.

- 03.02 Demonstrate a positive mental attitude.
  - 03.03 Demonstrate traits of being industrious and cooperative.
  - 03.04 Demonstrate sincerity, patience, courtesy, and tact.
  - 03.05 Exhibit punctuality, attendance and dependability.
  - 03.06 Willingness to receive and accept feedback and use it constructively.
  - 03.07 Demonstrate willingness to assume job responsibilities.
  - 03.08 Develop ability to handle difficult customer/co-worker situations.
  - 03.09 Develop ability to exhibit friendliness, combined with a professional businesslike approach.
  - 03.10 Demonstrate willingness to assume the responsibility for one's actions.
  - 03.11 Demonstrate problem solving and critical thinking skills.
  - 03.12 Foster teamwork to improve quality of work.
  - 03.13 Use group consensus strategies.
- 04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions—The student will be able to:
- 04.01 Apply the following tools to increase work efficiency: telephone systems, word processing, database, spreadsheet programs, presentation programs, email systems and the internet.
  - 04.02 Utilize computer technology to access, analyze and interpret business information.
  - 04.03 Cite Internet-based resources correctly using proper format.
  - 04.04 Research industry trends on the Internet.
- 05.0 Perform general organizational workplace competencies--The student will be able to:
- 05.01 Demonstrate self-motivation and responsibility to complete an assigned task.
  - 05.02 Identify problem solving techniques.
  - 05.03 Choose appropriate action in situations requiring effective time management.
  - 05.04 Apply techniques for organizing and planning time and resources to complete an assigned task.
  - 05.05 Apply principles and techniques for being a productive, contributing member of a team.
  - 05.06 Communicate effectively with individuals lacking a technical background.
  - 05.07 Evaluate detailed technical oral instructions for clarity.
  - 05.08 Participate in group discussion as both a member and a leader.
  - 05.09 Encourage and build mutual trust, respect, and cooperation among team members.
  - 05.10 Assimilate new knowledge into project solutions and decisions.
  - 05.11 Employ techniques such as brainstorming to generate ideas and suggestions to achieve a task.
  - 05.12 Evaluate alternatives, costs and benefits in determining the best solution.
  - 05.13 Identify strategies to improve and maximize productivity in the workplace.
- 06.0 Demonstrate sales and marketing fundamentals—The student will be able to:
- 06.01 Demonstrate knowledge of services and/or products offered.
  - 06.02 Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
  - 06.03 Explain the importance of and demonstrate the procedures of cross selling.
  - 06.04 Identify the opportunities for cross selling.
  - 06.05 Follow effective procedures for closing a sale.
  - 06.06 Demonstrate the ability to sell a variety of services and/or products.

- 07.0 Demonstrate employability skills—The student will be able to:
- 07.01 Identify personal interest and aptitudes; skills, knowledge; strength and weaknesses.
  - 07.02 Identify and apply sources of job search including networking, internet, job fairs, employment agencies and others.
  - 07.03 Conduct a job search.
  - 07.04 Research information about specific job.
  - 07.05 Identify documents that may be required when applying for a job.
  - 07.06 Create an appropriate application portfolio including letter of applications, resumes, thank you letters and available references.
  - 07.07 Identify methods for requesting and obtaining employment references.
  - 07.08 Complete a job application and employment form correctly.
  - 07.09 Identify, understand and demonstrate the job interview process.
  - 07.10 Demonstrate verbal and non-verbal communication skills, appropriate business attire and hygiene.
  - 07.11 Discuss employer expectations regarding attendance, punctuality, initiative, teamwork, etc.
  - 07.12 Understand and apply the process of accepting and declining job offers.
  - 07.13 Apply personal skills and talents to enhance work performance.
  - 07.14 Apply skills to meet and exceed employer expectations.
  - 07.15 Demonstrate appropriate responses to feedback from employer, supervisor, co-workers and customers.
  - 07.16 Apply principles and techniques for working productively with people of diverse cultures and backgrounds.
  - 07.17 Identify and use acceptable strategies for resolving conflict in the workplace.
  - 07.18 Identify and apply stress management techniques, employee wellness and safety guidelines.
  - 07.19 Participate in job-enhancing activities to achieve career success.
  - 07.20 Compose and produce a letter of resignation.
- 08.0 Manage career development—The student will be able to:
- 08.01 Enhance personal business skills.
  - 08.02 Formulate a career plan for post-graduation.
  - 08.03 Comply with continuing education needs/requirements.
  - 08.04 Attend seminars, workshops, and tradeshow.
  - 08.05 Respond to changing business environment.
  - 08.06 Identify updated industry information.
  - 08.07 Explain the importance of having a written job description.
  - 08.08 Pursue industry designations/licensing/degrees.
  - 08.09 Reassess career plan.
  - 08.10 Demonstrate knowledge of how to make job changes appropriately.
  - 08.11 Understand employment benefits packages.
  - 08.12 Build mentor relationships.
  - 08.13 Volunteer in community service organizations.
  - 08.14 Network with industry professionals.
  - 08.15 Maintain professional contact for future projects.
  - 08.16 Identify corporate strategies and policies.
  - 08.17 Anticipate future industry trends and identify various industry career paths.

- 10.0 Utilize effective cross selling techniques and procedures for financial services--The student will be able to:
- 10.01 Identify opportunities for cross selling.
  - 10.02 Demonstrate how to sell other financial services.
  - 10.03 Demonstrate knowledge of all services offered by financial institutions.
  - 10.04 Explain the importance and demonstrate the procedures of cross selling.
- 11.0 Demonstrate knowledge of the history, growth and structure of the financial industry--The student will be able to:
- 11.01 Demonstrate knowledge of the evolution of American financial institutions.
  - 11.02 Identify major acts and important regulations resulting from the growth and changes in financial institutions.
  - 11.03 Explain the similarities and differences in the financial institutions and other businesses that offer financial services.
  - 11.04 Explain the effects of deregulation.
- 12.0 Understand terminology unique to the finance and credit industry--The student will be able to:
- 12.01 Understand and use terminology as it applies to the finance and credit industry.
  - 12.02 Know how to communicate with a customer without using confusing terminology.
- 17.0 Identify, classify, and demonstrate management activities--The student will be able to:
- 17.01 Compare management styles.
  - 17.02 Identify the major functions of management.
  - 17.03 Demonstrate understanding of basic management concepts such as authority, responsibility, delegation, empowerment, and hiring and firing.
  - 17.04 Demonstrate knowledge of the relationship between authority and responsibility to task accomplishment.
  - 17.05 Select the most effective communication systems.
  - 17.06 Identify problems and make an appropriate decision.
  - 17.07 Demonstrate understanding of organizational culture and its impact on communication.
  - 17.08 Identify and discuss current management issues in business and other organizations.
  - 17.09 Describe activities associated with the management functions of planning, organizing, staffing, leading, and controlling.
- 18.0 Demonstrate a basic understanding of legal and ethical issues in a business environment--The student will be able to:
- 18.01 Demonstrate basic understanding of contracts.
  - 18.02 Demonstrate basic understanding of human resource issues.
  - 18.03 Demonstrate basic understanding of negotiable instruments.
  - 18.04 Demonstrate basic understanding of intellectual property rights.
  - 18.05 Demonstrate basic understanding of appropriate use of employer property.
  - 18.06 Demonstrate basic understanding of confidentiality.
  - 18.07 Demonstrate basic understanding of role of ethical decision making in dealings with stakeholders.
  - 18.08 Demonstrate knowledge of social responsibilities.
  - 18.09 Demonstrate knowledge of legal and privacy issues regarding e-mail, voice mail, internet, telephone, and other communication methods.

- 19.0 Understand terminology unique to the banking industry--The student will be able to:
  - 19.01 Understand and use terminology as it applies to the finance and credit industry.
  - 19.02 Know how to communicate with a customer in layman's language.
  
- 20.0 Utilize effective selling techniques in interactions with customers--The student will be able to:
  - 20.01 Demonstrate ethics in dealing with customers.
  - 20.02 Understand selling techniques with customers.
  
- 21.0 Demonstrate knowledge of the history, growth and structure of the banking industry--The student will be able to:
  - 21.01 Demonstrate knowledge of the evolution of American banking institutions.
  - 21.02 Identify major acts and important regulations resulting from the growth and changes in banking institutions.
  - 21.03 Explain the similarities and differences in the banking institutions and other businesses that offer banking services.
  - 21.04 Explain the effects of deregulation.
  
- 22.0 Demonstrate basic skills for performing functions of entry level positions in banking institutions--The student will be able to:
  - 22.01 Demonstrate counting and strapping of coin and currency.
  - 22.02 Demonstrate use of a teller machine.
  - 22.03 Explain the types of endorsements and why they are important.
  - 22.04 Explain basic teller functions--cashing checks, accepting straight deposits and split deposits, and handling of cash.
  - 22.05 Demonstrate knowledge of balancing a cash drawer.
  - 22.06 Know how to detect counterfeit currency and the procedure for reporting it.
  - 22.07 Explain other special services such as issue Cashier's Checks, issuing and redeeming Savings Bonds, Money Orders, Traveler's Checks, Bank Drafts, payments and cash advances on charge cards.
  
- 23.0 Demonstrate security procedures and detection of fraud--The student will be able to:
  - 23.01 Demonstrate procedures bank employees would use during and after a robbery.
  - 23.02 Demonstrate security procedures.
  - 23.03 Explain the Currency Transaction Report (CTR).
  - 23.04 Demonstrate security precautions and methods used to deter bank fraud.
  
- 24.0 Demonstrate knowledge of accounting/budgeting operations--The student will be able to:
  - 24.01 Demonstrate an understanding of profit vs. not-for-profit accounting.
  - 24.02 Demonstrate an understanding of available and appropriate technology for accounting applications
  - 24.03 Interpret and analyze income statement, owner's equity statement, and cash flow statement.
  - 24.04 Describe the principles related to pricing decisions.
  
- 25.0 Manage customer interactions--The student will be able to:
  - 25.01 Listen reflectively.
  - 25.02 Review customer history.
  - 25.03 Ask questions.
  - 25.04 Collect information.
  - 25.05 Assess the customer's needs.



- 25.06 Research solutions.
  - 25.07 Develop a plan of action.
  - 25.08 Refer to appropriate authority (if needed).
  - 25.09 Execute data capture.
  - 25.10 Communicate actions.
  - 25.11 Resolve customer issues.
  - 25.12 Offer additional services.
  - 25.13 Perform follow-up as needed.
- 26.0 Participate in learning--The student will be able to:
- 26.01 Attend scheduled training.
  - 26.02 Utilize available resources.
  - 26.03 Review job critical information.
  - 26.04 Seek feedback on performance.
  - 26.05 Apply acquired skills.
- 27.0 Demonstrate knowledge of principles of human resources--The student will be able to:
- 27.01 Demonstrate knowledge of the functions of human resources.
  - 27.02 Demonstrate knowledge of the employer's relationship with the Human Resources Department.
  - 27.03 Demonstrate knowledge of the business concepts used in Human Resources.
  - 27.04 Demonstrate knowledge of recruitment of employees.
  - 27.05 Describe recruitment process.
  - 27.06 Analyze job descriptions and position requirements.
  - 27.07 Identify potential employees as candidates in reviewing applicant materials.
  - 27.08 Demonstrate knowledge of interviewing skills.
  - 27.09 Describe methods of orientation for new employees.
  - 27.10 Describe methods to train new employees.
  - 27.11 Describe process for hiring new employees.
  - 27.12 Describe compensation and benefit plans.
  - 27.13 Develop compensation and benefit plans.
  - 27.14 Describe the legal issues associated with compensation and benefit plans.
  - 27.15 Describe the functions of the administration of compensation and benefit plans.
  - 27.16 Describe principles, concepts and legal considerations for realistic decision situations and confrontations between employees and management.
  - 27.17 Demonstrate an understanding of employee benefits and services.
- 28.0 Demonstrate knowledge of essential human relations skills --The student will be able to:
- 28.01 Discuss the importance of effective human relations skills in organizations.
  - 28.02 Relate concepts including self-esteem, perception, values to job performance.
  - 28.03 Identify and discuss various barriers to communication and specific ways to improve interpersonal and organizational communication.
- 29.0 Demonstrate knowledge and application of product and service technology--The student will be able to:
- 29.01 Understand the importance of product safety.
  - 29.02 Understand the importance of product and service technology.
- 30.0 Demonstrate knowledge of basic marketing principles--The student will be able to:
- 30.01 Discuss the role of marketing in the free enterprise system.
  - 30.02 Discuss the functions of marketing.

- 31.0 Demonstrate knowledge of real estate--The student will be able to:
  - 31.01 Describe a real estate market under the price system.
  - 31.02 Explain the major sub markets of real estate.
  - 31.03 Explain the principles of highest and best use of land.
  - 31.04 List and explain at least three factors that influence demand in the real estate market.
- 32.0 Demonstrate knowledge of major laws and regulations that relate to and affect banking—The student will be able to:
  - 32.01 Describe the interrelationships between regulatory agencies and the banks they regulate.
  - 32.02 Explain the elements and differences of torts and crimes.
  - 32.03 Describe the basic legal entities that transact business with banks.
  - 32.04 List and explain the elements of a valid contract and the rights and responsibilities of various parties to a contract.
  - 32.05 Discuss the basic laws affecting an individual's rights in property.
  - 32.06 Identify the basic bankruptcy laws and bankruptcy filings permissible.
- 33.0 Demonstrate knowledge of business english and business writing—The student will be able to:
  - 33.01 Improve writing techniques for business correspondence.
  - 33.02 Gain tools that build essential professional language skills.
- 34.0 Operate computers and other equipment appropriate to customer relationship management--The student will be able to:
  - 34.01 Obtain and transmit credit information.
  - 34.02 Obtain information, schedule, place orders, and route using phone, fax, computer, cash register, and other communications and calculating devices.
  - 34.03 Demonstrate merchandising and operations data entry procedures such as prices, sales, inventory changes, costs, and reductions.
- 35.0 Use web browsers to access internet services--The student will be able to:
  - 35.01 Explain how to connect to the Internet.
  - 35.02 Send electronic messages.
  - 35.03 Explain communication issues specific to e-mail.
  - 35.04 Set up an e-mail account.
  - 35.05 Participate in an e-mail discussion group.
  - 35.06 Explain and use proper Usenet etiquette.
  - 35.07 Use a Web browser to navigate the Web.
  - 35.08 Explain the guidelines for evaluating information needs before beginning a search.
  - 35.09 Explain issues associated with pornography, free speech, censorship, filtering, and copyright on the Web.
  - 35.10 Describe how to critically evaluate information content.
  - 35.11 Use bookmarks to create a bibliography.
- 36.0 Demonstrate proficiency in microcomputer operating systems and software--The student will be able to:
  - 36.01 Describe the historical development of computer operating systems.
  - 36.02 Describe the major hardware and related software of microcomputers.
  - 36.03 Describe various disk formats.
  - 36.04 Describe the various operating systems, including: Windows, Unix, Novell, etc.

- 36.05 Use various software applications.
  - 36.06 Demonstrate knowledge of data processing concepts.
  - 36.07 Identify the major programming languages used in business data processing.
  - 36.08 Locate requested information on a computer printout.
  - 36.09 Locate errors on a computer printout.
  - 36.10 Use appropriate software.
- 37.0 Demonstrate basic skills for performing loan processing functions of entry level positions in financial institutions--The student will be able to:
- 37.01 Identify and process documentation required on different types of loans.
  - 37.02 Demonstrate how to properly complete a credit application and a financial statement.
  - 37.03 Explain how to establish credit and the importance of having a good credit rating.
  - 37.04 Demonstrate the types of interest and how they are computed.
  - 37.05 Explain the importance of the lending function.
- 38.0 Demonstrate proficiency in business law--The student will be able to:
- 38.01 Understand federal and state regulations and examination of financial institutions.
- 39.0 Plan the marketing strategy and promote the business--The student will be able to:
- 39.01 Create a promotional plan.
  - 39.02 Describe the techniques for sales and promotion.
  - 39.03 Analyze competitive promotional activities.
  - 39.04 Evaluate promotional effectiveness.
  - 39.05 Explain the use of goods classification and life cycle analyses as planning tools for marketing.
  - 39.06 Develop and modify marketing mixes for a business.
  - 39.07 Identify target markets.
  - 39.08 Evaluate marketing activities.
  - 39.09 Demonstrate knowledge of push/pull strategies.
  - 39.10 Demonstrate knowledge of direct marketing, including e-Business.
  - 39.11 Demonstrate knowledge of advertising media and the advantages and disadvantages of each.
  - 39.12 Discuss the role of public relations in the marketing mix.
- 40.0 Identify the organization and function of the retail industry--The student will be able to:
- 40.01 Analyze the organizational structure of the retail industry.
  - 40.02 Analyze the trends in the retail industry.
- 41.0 Demonstrate knowledge of small business management functions--The student will be able to:
- 41.01 Demonstrate an understanding of principles of small business management concerning business entities, planning, and ethics.
  - 41.02 Demonstrate an understanding of the principles and systems of accounting in a small business.
  - 41.03 Demonstrate an understanding of the principles of budgeting and break-even analysis as they apply to the financial management of the small business.
  - 41.04 Demonstrate an understanding of principles of financing and cash management in the small business.
  - 41.05 Demonstrate an understanding of the fundamentals of advertising and marketing products and services in the small business.

- 41.06 Demonstrate an understanding of the purchasing and management of needed inventories, materials, supplies, services, and equipment of the right quality, in the proper quantity, for reasonable prices, at the appropriate time, from the right vendor or supplier.
- 41.07 Demonstrate an understanding of trends in business communications and electronic technology.
- 41.08 Demonstrate an understanding of basic management functions of leadership, organizing, staffing, and motivating the small business work team.
- 41.09 Demonstrate an understanding of the decision-making, evaluation, importance and mechanics of writing a business plan.
- 41.10 Demonstrate an understanding of the components of monitoring costs, job order cost cycle, purchasing materials, inventory, and payroll in job order cost accounting.
- 41.11 Evaluate the advantages and disadvantages of the three major forms of business ownership (sole proprietorship, partnership, and corporation).
- 41.12 Understand the issues of family or home-based businesses.
- 41.13 Demonstrate an understanding of e-Business.
  
- 42.0 Demonstrate an understanding of commercial lending--The student will be able to:
  - 42.01 Understand the business lending environment.
  - 42.02 Demonstrate an understanding of the commercial client.
  
- 43.0 Demonstrate knowledge of statement analysis--The student will be able to:
  - 43.01 Demonstrate an understanding of the balance sheet spreadsheet.
  - 43.02 Understand the details of the income statement and statement of cash flows.
  - 43.03 Demonstrate knowledge of financial ratios.
  
- 44.0 Demonstrate proficiency in money and banking--The student will be able to:
  - 44.01 Compare banks and thrifts
  - 44.02 Demonstrate knowledge of commercial banking
  - 44.03 Explain current trends in financial services deregulation and diversified financial services.
  - 44.04 Differentiate among corporation and other forms of business.
  - 44.05 Understand the details of a corporate charter and bylaws.
  - 44.06 Comprehend the financial details of means of acquiring capital and subsequent equity and debt functions.
  - 44.07 Exhibit knowledge of securities markets and SEC regulations.
  - 44.08 Demonstrate knowledge about business failure, reorganization, dissolutions, and liquidation.
  - 44.09 Explain the purpose of statement analysis.
  
- 45.0 Apply the concepts for residential mortgage lending--The student will be able to:
  - 45.01 Understand the residential mortgage lending industry and function from the perspective of the commercial banker.
  - 45.02 Understand and use basic banking terminology.
  - 45.03 Understand the effect of inflation on mortgage lending.
  
- 46.0 Demonstrate an understanding of the principles of real estate finance--The student will be able to:
  - 46.01 Understand basic knowledge of the real estate business.
  - 46.02 Demonstrate an understanding of the real estate contracts.

46.03 Demonstrate the ability to calculate payments and loans.

2011- 2012

**Florida Department of Education  
Curriculum Framework**

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

<b>CCC</b>	
CIP Number	0207020102
Program Type	College Credit Certificate (CCC)
Program Length	18 Credit Hours
CTSO	College DECA
SOC Codes (all applicable)	11-3031.02
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>

### **Purpose**

This certificate program is part of the Banking - Financial Services AS/AAS degree program (0207020100).

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

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

### **Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

### **Special Notes**

The 18 Credit Technical Certificate title may be **Banking (Credit Analysis) Operations**.

#### **Example 18 Credit Technical Certificate Titles:**

Option 1: Technical Certificate in Banking Operations with Specialization in Finance.

Option 2: Technical Certificate in Banking Operations with Specialization in Credit Analysis.

<b>Specialization</b>	<b>Alternative 18 Credit Technical Certificate (CCC) Title</b>
Banking**	Credit Analysis Operations**
Finance	Finance Operations

\*\* It is recommended that this Technical Certificate may apply to either the Business Administration or Banking AAS/AS degree programs.

### **Career and Technical Student Organization (CTSO)**

College DECA is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

### **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

### **Standards**

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

- 01.0 Demonstrate comprehension and communication skills.
- 02.0 Demonstrate effective customer service skills.
- 03.0 Demonstrate human relations skills necessary for workplace success.
- 04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions.
- 05.0 Perform general organizational workplace competencies.
- 06.0 Demonstrate sales and marketing fundamentals.
- 07.0 Demonstrate employability skills.
- 08.0 Manage career development.
- 10.0 Utilize effective cross selling techniques and procedures for financial services.
- 11.0 Demonstrate knowledge of the history, growth and structure of the financial industry.
- 12.0 Understand terminology unique to the finance and credit industry.
- 19.0 Understand terminology unique to the banking industry.
- 20.0 Utilize effective selling techniques in interactions with customers.
- 21.0 Demonstrate knowledge of the history, growth and structure of the banking industry.
- 22.0 Demonstrate basic skills for performing functions of entry level positions in banking institutions.
- 23.0 Demonstrate security procedures and detection of fraud.

- 24.0 Demonstrate knowledge of accounting/budgeting operations.
- 25.0 Manage customer interactions.
- 26.0 Participate in learning.
- 27.0 Demonstrate knowledge of principles of human resources.
- 28.0 Demonstrate knowledge of essential human relations skills.
- 29.0 Demonstrate knowledge and application of product and service technology.
- 30.0 Demonstrate knowledge of basic marketing principles.
- 31.0 Demonstrate knowledge of real estate.
- 32.0 Demonstrate knowledge of major laws and regulations that relate to and affect banking.
- 33.0 Demonstrate knowledge of business english and business writing.
- 34.0 Operate computers and other equipment appropriate to customer relationship management.
- 35.0 Use web browsers to access internet services.
- 36.0 Demonstrate proficiency in microcomputer operating systems and software.
- 37.0 Demonstrate basic skills for performing loan processing functions of entry level positions in financial institutions.
- 38.0 Demonstrate proficiency in business law.
- 39.0 Plan the marketing strategy and promote the business.
- 40.0 Identify the organization and function of the retail industry.
- 41.0 Demonstrate knowledge of small business management functions.
- 42.0 Demonstrate an understanding of commercial lending.
- 43.0 Demonstrate knowledge of statement analysis.



2011- 2012

**Florida Department of Education  
Student Performance Standards**

**Program Title:** Banking Operations – Financial Services  
**CIP Number:** 0207020102  
**Program Length:** 18 Credit Hours  
**SOC Code(s):** 11-3031.02

This certificate program is part of the Banking - Financial Services AS/AAS degree program (0207020100). At the completion of this program, the student will be able to:

- 01.0 Demonstrate comprehension and communication skills—The student will be able to:
- 01.01 Follow written and oral technical instructions.
  - 01.02 Take notes, organize, summarize, and paraphrase ideas and details.
  - 01.03 Apply active listening and observation skills to obtain and clarify information transmitted through verbal and non-verbal behaviors.
  - 01.04 Gather, read, discuss, evaluate and critique work from professional journals related to the course content.
  - 01.05 Read trade journals and magazines to stay current in the industry.
  - 01.06 Reflect on what has been learned through reading, recognizing assumptions and implications, and formulating ideas, opinions, and personal responses.
  - 01.07 Use reference sources such as books, magazines, and electronic databases to gather and critically evaluate materials.
  - 01.08 Submit final drafts using correct grammar, punctuation, and spelling.
  - 01.09 Read and comprehend both technical and non technical text accurately.
- 02.0 Demonstrate effective customer service skills—The student will be able to:
- 02.01 Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers.
  - 02.02 Identify and evaluate customer needs.
  - 02.03 Respond to client inquiries in a timely matter.
  - 02.04 Access and maintain client records.
  - 02.05 Provide timely accurate information to meet customer needs.
  - 02.06 Utilize available techniques to effectively serve customers.
  - 02.07 Utilize a process to assist clients, including difficult customers, with problem resolution.
  - 02.08 Operate within grant of authority to provide service to customers.
  - 02.09 Build client relationships.
- 03.0 Demonstrate human relations skills necessary for workplace success--The student will be able to:
- 03.01 Exhibit interest and enthusiasm.
  - 03.02 Demonstrate a positive mental attitude.
  - 03.03 Demonstrate traits of being industrious and cooperative.
  - 03.04 Demonstrate sincerity, patience, courtesy, and tact.
  - 03.05 Exhibit punctuality, attendance and dependability.
  - 03.06 Willingness to receive and accept feedback and use it constructively.
  - 03.07 Demonstrate willingness to assume job responsibilities.
  - 03.08 Develop ability to handle difficult customer/co-worker situations.

- 03.09 Develop ability to exhibit friendliness, combined with a professional businesslike approach.
- 04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions—The student will be able to:
  - 04.01 Apply the following tools to increase work efficiency: telephone systems, word processing, database, spreadsheet programs, presentation programs, email systems and the internet.
  - 04.02 Utilize computer technology to access, analyze and interpret business information.
  - 04.03 Cite Internet-based resources correctly using proper format.
  - 04.04 Research industry trends on the Internet.
- 05.0 Perform general organizational workplace competencies--The student will be able to:
  - 05.01 Demonstrate self-motivation and responsibility to complete an assigned task.
  - 05.02 Identify problem solving techniques.
  - 05.03 Choose appropriate action in situations requiring effective time management.
  - 05.04 Apply techniques for organizing and planning time and resources to complete an assigned task.
  - 05.05 Apply principles and techniques for being a productive, contributing member of a team.
  - 05.06 Communicate effectively with individuals lacking a technical background.
  - 05.07 Evaluate detailed technical oral instructions for clarity.
- 06.0 Demonstrate sales and marketing fundamentals—The student will be able to:
  - 06.01 Demonstrate knowledge of services and/or products offered.
  - 06.02 Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
  - 06.03 Explain the importance of and demonstrate the procedures of cross selling.
  - 06.04 Identify the opportunities for cross selling.
- 07.0 Demonstrate employability skills—The student will be able to:
  - 07.01 Identify personal interest and aptitudes; skills, knowledge; strength and weaknesses.
  - 07.02 Identify and apply sources of job search including networking, internet, job fairs, employment agencies and others.
  - 07.03 Conduct a job search.
  - 07.04 Research information about specific job.
  - 07.05 Identify documents that may be required when applying for a job.
  - 07.06 Create an appropriate application portfolio including letter of applications, resumes, thank you letters and available references.
  - 07.07 Identify methods for requesting and obtaining employment references.
  - 07.08 Complete a job application and employment form correctly.
  - 07.09 Identify, understand and demonstrate the job interview process.
  - 07.10 Demonstrate verbal and non-verbal communication skills, appropriate business attire and hygiene.
  - 07.11 Discuss employer expectations regarding attendance, punctuality, initiative, teamwork, etc.
  - 07.12 Understand and apply the process of accepting and declining job offers.
  - 07.13 Apply personal skills and talents to enhance work performance.
  - 07.14 Apply skills to meet and exceed employer expectations.

- 07.15 Demonstrate appropriate responses to feedback from employer, supervisor, co-workers and customers.
- 07.16 Apply principles and techniques for working productively with people of diverse cultures and backgrounds.
- 07.17 Identify and use acceptable strategies for resolving conflict in the workplace.
  
- 08.0 Manage career development—The student will be able to:
  - 08.01 Enhance personal business skills.
  - 08.02 Formulate a career plan for post-graduation.
  - 08.03 Comply with continuing education needs/requirements.
  - 08.04 Attend seminars, workshops, and tradeshow.
  - 08.05 Respond to changing business environment.
  - 08.06 Identify updated industry information.
  - 08.07 Explain the importance of having a written job description.
  - 08.08 Pursue industry designations/licensing/degrees.
  
- 10.0 Utilize effective cross selling techniques and procedures for financial services--The student will be able to:
  - 10.01 Identify opportunities for cross selling.
  - 10.02 Demonstrate how to sell other financial services.
  - 10.03 Demonstrate knowledge of all services offered by financial institutions.
  - 10.04 Explain the importance and demonstrate the procedures of cross selling.
  
- 11.0 Demonstrate knowledge of the history, growth and structure of the financial industry--The student will be able to:
  - 11.01 Demonstrate knowledge of the evolution of American financial institutions.
  - 11.02 Identify major acts and important regulations resulting from the growth and changes in financial institutions.
  - 11.03 Explain the similarities and differences in the financial institutions and other businesses that offer financial services.
  - 11.04 Explain the effects of deregulation.
  
- 12.0 Understand terminology unique to the finance and credit industry--The student will be able to:
  - 12.01 Understand and use terminology as it applies to the finance and credit industry.
  - 12.02 Know how to communicate with a customer without using confusing terminology.
  
- 19.0 Understand terminology unique to the banking industry--The student will be able to:
  - 19.01 Understand and use terminology as it applies to the finance and credit industry.
  - 19.02 Know how to communicate with a customer in layman's language.
  
- 20.0 Utilize effective selling techniques in interactions with customers—The student will be able to:
  - 20.01 Demonstrate ethics in dealing with customers.
  - 20.02 Understand selling techniques with customers.
  
- 21.0 Demonstrate knowledge of the history, growth and structure of the banking industry--The student will be able to:
  - 21.01 Demonstrate knowledge of the evolution of American banking institutions.
  - 21.02 Identify major acts and important regulations resulting from the growth and changes in banking institutions.

- 21.03 Explain the similarities and differences in the banking institutions and other businesses that offer banking services.
- 21.04 Explain the effects of deregulation.
  
- 22.0 Demonstrate basic skills for performing functions of entry level positions in banking institutions--The student will be able to:
  - 22.01 Demonstrate counting and strapping of coin and currency.
  - 22.02 Demonstrate use of a teller machine.
  - 22.03 Explain the types of endorsements and why they are important.
  - 22.04 Explain basic teller functions--cashing checks, accepting straight deposits and split deposits, and handling of cash.
  - 22.05 Demonstrate knowledge of balancing a cash drawer.
  - 22.06 Know how to detect counterfeit currency and the procedure for reporting it.
  - 22.07 Explain other special services such as issue Cashier's Checks, issuing and redeeming Savings Bonds, Money Orders, Traveler's Checks, Bank Drafts, payments and cash advances on charge cards.
  
- 23.0 Demonstrate security procedures and detection of fraud--The student will be able to:
  - 23.01 Demonstrate procedures bank employees would use during and after a robbery.
  - 23.02 Demonstrate security procedures.
  - 23.03 Explain the Currency Transaction Report (CTR).
  - 23.04 Demonstrate security precautions and methods used to deter bank fraud.
  
- 24.0 Demonstrate knowledge of accounting/budgeting operations--The student will be able to:
  - 24.01 Demonstrate an understanding of profit vs. not-for-profit accounting.
  - 24.02 Demonstrate an understanding of available and appropriate technology for accounting applications
  - 24.03 Interpret and analyze income statement, owner's equity statement, and cash flow statement.
  - 24.04 Describe the principles related to pricing decisions.
  
- 25.0 Manage customer interactions--The student will be able to:
  - 25.01 Listen reflectively.
  - 25.02 Review customer history.
  - 25.03 Ask questions.
  - 25.04 Collect information.
  - 25.05 Assess the customer's needs.
  - 25.06 Research solutions.
  - 25.07 Develop a plan of action.
  - 25.08 Refer to appropriate authority (if needed).
  - 25.09 Execute data capture.
  - 25.10 Communicate actions.
  - 25.11 Resolve customer issues.
  - 25.12 Offer additional services.
  - 25.13 Perform follow-up as needed.
  
- 26.0 Participate in learning--The student will be able to:
  - 26.01 Attend scheduled training.
  - 26.02 Utilize available resources.
  - 26.03 Review job critical information.
  - 26.04 Seek feedback on performance.

- 26.05 Apply acquired skills.
- 27.0 Demonstrate knowledge of principles of human resources--The student will be able to:
- 27.01 Demonstrate knowledge of the functions of human resources.
  - 27.02 Demonstrate knowledge of the employer's relationship with the Human Resources Department.
  - 27.03 Demonstrate knowledge of the business concepts used in Human Resources.
  - 27.04 Demonstrate knowledge of recruitment of employees.
  - 27.05 Describe recruitment process.
  - 27.06 Analyze job descriptions and position requirements.
  - 27.07 Identify potential employees as candidates in reviewing applicant materials.
  - 27.08 Demonstrate knowledge of interviewing skills.
  - 27.09 Describe methods of orientation for new employees.
  - 27.10 Describe methods to train new employees.
  - 27.11 Describe process for hiring new employees.
  - 27.12 Describe compensation and benefit plans.
  - 27.13 Develop compensation and benefit plans.
  - 27.14 Describe the legal issues associated with compensation and benefit plans.
  - 27.15 Describe the functions of the administration of compensation and benefit plans.
  - 27.16 Describe principles, concepts and legal considerations for realistic decision situations and confrontations between employees and management.
  - 27.17 Demonstrate an understanding of employee benefits and services.
- 28.0 Demonstrate knowledge of essential human relations skills --The student will be able to:
- 28.01 Discuss the importance of effective human relations skills in organizations.
  - 28.02 Relate concepts including self-esteem, perception, values to job performance.
  - 28.03 Identify and discuss various barriers to communication and specific ways to improve interpersonal and organizational communication.
- 29.0 Demonstrate knowledge and application of product and service technology--The student will be able to:
- 29.01 Understand the importance of product safety.
  - 29.02 Understand the importance of product and service technology.
- 30.0 Demonstrate knowledge of basic marketing principles--The student will be able to:
- 30.01 Discuss the role of marketing in the free enterprise system.
  - 30.02 Discuss the functions of marketing.
- 31.0 Demonstrate knowledge of real estate--The student will be able to:
- 31.01 Describe a real estate market under the price system.
  - 31.02 Explain the major sub markets of real estate.
  - 31.03 Explain the principles of highest and best use of land.
  - 31.04 List and explain at least three factors that influence demand in the real estate market.
- 32.0 Demonstrate knowledge of major laws and regulations that relate to and affect banking—The student will be able to:
- 32.01 Describe the interrelationships between regulatory agencies and the banks they regulate.
  - 32.02 Explain the elements and differences of torts and crimes.
  - 32.03 Describe the basic legal entities that transact business with banks.

- 32.04 List and explain the elements of a valid contract and the rights and responsibilities of various parties to a contract.
  - 32.05 Discuss the basic laws affecting an individual's rights in property.
  - 32.06 Identify the basic bankruptcy laws and bankruptcy filings permissible.
- 33.0 Demonstrate knowledge of business english and business writing—The student will be able to:
- 33.01 Improve writing techniques for business correspondence.
  - 33.02 Gain tools that build essential professional language skills.
- 34.0 Operate computers and other equipment appropriate to customer relationship management--The student will be able to:
- 34.01 Obtain and transmit credit information.
  - 34.02 Obtain information, schedule, place orders, and route using phone, fax, computer, cash register, and other communications and calculating devices.
  - 34.03 Demonstrate merchandising and operations data entry procedures such as prices, sales, inventory changes, costs, and reductions.
- 35.0 Use web browsers to access internet services--The student will be able to:
- 35.01 Explain how to connect to the Internet.
  - 35.02 Send electronic messages.
  - 35.03 Explain communication issues specific to e-mail.
  - 35.04 Set up an e-mail account.
  - 35.05 Participate in an e-mail discussion group.
  - 35.06 Explain and use proper Usenet etiquette.
  - 35.07 Use a Web browser to navigate the Web.
  - 35.08 Explain the guidelines for evaluating information needs before beginning a search.
  - 35.09 Explain issues associated with pornography, free speech, censorship, filtering, and copyright on the Web.
  - 35.10 Describe how to critically evaluate information content.
  - 35.11 Use bookmarks to create a bibliography.
- 36.0 Demonstrate proficiency in microcomputer operating systems and software--The student will be able to:
- 36.01 Describe the historical development of computer operating systems.
  - 36.02 Describe the major hardware and related software of microcomputers.
  - 36.03 Describe various disk formats.
  - 36.04 Describe the various operating systems, including: Windows, Unix, Novell, etc.
  - 36.05 Use various software applications.
  - 36.06 Demonstrate knowledge of data processing concepts.
  - 36.07 Identify the major programming languages used in business data processing.
  - 36.08 Locate requested information on a computer printout.
  - 36.09 Locate errors on a computer printout.
  - 36.10 Use appropriate software.
- 37.0 Demonstrate basic skills for performing loan processing functions of entry level positions in financial institutions--The student will be able to:
- 37.01 Identify and process documentation required on different types of loans.
  - 37.02 Demonstrate how to properly complete a credit application and a financial statement.
  - 37.03 Explain how to establish credit and the importance of having a good credit rating.

- 37.04 Demonstrate the types of interest and how they are computed.
- 37.05 Explain the importance of the lending function.
  
- 38.0 Demonstrate proficiency in business law--The student will be able to:
  - 38.01 Understand federal and state regulations and examination of financial institutions.
  
- 39.0 Plan the marketing strategy and promote the business--The student will be able to:
  - 39.01 Create a promotional plan.
  - 39.02 Describe the techniques for sales and promotion.
  - 39.03 Analyze competitive promotional activities.
  - 39.04 Evaluate promotional effectiveness.
  - 39.05 Explain the use of goods classification and life cycle analyses as planning tools for marketing.
  - 39.06 Develop and modify marketing mixes for a business.
  - 39.07 Identify target markets.
  - 39.08 Evaluate marketing activities.
  - 39.09 Demonstrate knowledge of push/pull strategies.
  - 39.10 Demonstrate knowledge of direct marketing, including e-Business.
  - 39.11 Demonstrate knowledge of advertising media and the advantages and disadvantages of each.
  - 39.12 Discuss the role of public relations in the marketing mix.
  
- 40.0 Identify the organization and function of the retail industry--The student will be able to:
  - 40.01 Analyze the organizational structure of the retail industry.
  - 40.02 Analyze the trends in the retail industry.
  
- 41.0 Demonstrate knowledge of small business management functions--The student will be able to:
  - 41.01 Demonstrate an understanding of principles of small business management concerning business entities, planning, and ethics.
  - 41.02 Demonstrate an understanding of the principles and systems of accounting in a small business.
  - 41.03 Demonstrate an understanding of the principles of budgeting and break-even analysis as they apply to the financial management of the small business.
  - 41.04 Demonstrate an understanding of principles of financing and cash management in the small business.
  - 41.05 Demonstrate an understanding of the fundamentals of advertising and marketing products and services in the small business.
  - 41.06 Demonstrate an understanding of the purchasing and management of needed inventories, materials, supplies, services, and equipment of the right quality, in the proper quantity, for reasonable prices, at the appropriate time, from the right vendor or supplier.
  - 41.07 Demonstrate an understanding of trends in business communications and electronic technology.
  - 41.08 Demonstrate an understanding of basic management functions of leadership, organizing, staffing, and motivating the small business work team.
  - 41.09 Demonstrate an understanding of the decision-making, evaluation, importance and mechanics of writing a business plan.
  - 41.10 Demonstrate an understanding of the components of monitoring costs, job order cost cycle, purchasing materials, inventory, and payroll in job order cost accounting.

- 41.11 Evaluate the advantages and disadvantages of the three major forms of business ownership (sole proprietorship, partnership, and corporation).
- 41.12 Understand the issues of family or home-based businesses.
- 41.13 Demonstrate an understanding of e-Business.
  
- 42.0 Demonstrate an understanding of commercial lending--The student will be able to:
  - 42.01 Understand the business lending environment.
  - 42.02 Demonstrate an understanding of the commercial client.
  - 42.03 Demonstrate an understanding of loan interviewing and credit investigation.
  
- 43.0 Demonstrate knowledge of statement analysis--The student will be able to:
  - 43.01 Demonstrate an understanding of the balance sheet spreadsheet.
  - 43.02 Understand the details of the income statement and statement of cash flows.
  - 43.03 Demonstrate knowledge of financial ratios.



**2011-2012**

**Florida Department of Education  
Curriculum Framework**

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

<b>CCC</b>	
CIP Number	0207020103
Program Type	College Credit Certificate (CCC)
Program Length	12 Credit Hours
CTSO	College DECA
SOC Codes (all applicable)	11-3031.02
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>

### **Purpose**

The purpose of this program is to prepare students for employment in occupations such as: community service representative, customer service representative, documentation/billing clerk, distribution clerk, employee relations representative, sales/customer service representative, support services specialist, teller/sales and services representative, transaction coordinator, transaction reconciliation specialist, or other specialist positions in a variety of financial services banking business environments, (161.167-010) or to provide supplemental training for persons previously or currently employed in management and supervisory occupations.

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

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

This certificate program is part of the Banking - Financial Services AS/AAS degree program (0207020100).

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

This program offers a sequence of courses that provides coherent and rigorous content aligned with challenging academic standards and relevant technical knowledge and skills needed to prepare for further education and careers in the Finance career cluster; provides technical skill proficiency, and includes competency-based applied learning that contributes to the academic

knowledge, higher-order reasoning and problem-solving skills, work attitudes, general employability skills, technical skills, and occupation-specific skills, and knowledge of all aspects of the Finance career cluster.

**Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

**Special Notes**

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

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

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

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

The 12 Credit Technical Certificate title may be **Banking Specialist**.

**Example 12 Credit Technical Certificate Titles:**

Option 1: Technical Certificate in Banking Specialist.

Specialization	Alternative 12 Credit Technical Certificate (CCC) Title
Banking**	Banking Specialist**

*\*\* It is recommended that this Technical Certificate may apply to either the Business Administration or Banking AAS/AS degree programs.*

**Career and Technical Student Organization (CTSO)**

College DECA is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

### **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

### **Standards**

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

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

2011-2012

**Florida Department of Education  
Student Performance Standards**

**Program Title:** Banking Specialist – Financial Services  
**CIP Number:** 0207020103  
**Program Length:** 12 Credit Hours  
**SOC Code(s):** 11-3031.02

This certificate program is part of Banking - Financial Services AS/AAS degree program (0207020100). At the completion of this program, the student will be able to:

- 01.0 Demonstrate comprehension and communication skills—The student will be able to:
- 01.01 Follow written and oral technical instructions.
  - 01.02 Take notes, organize, summarize, and paraphrase ideas and details.
  - 01.03 Apply active listening and observation skills to obtain and clarify information transmitted through verbal and non-verbal behaviors.
  - 01.04 Gather, read, discuss, evaluate and critique work from professional journals related to the course content.
- 02.0 Demonstrate effective customer service skills—The student will be able to:
- 02.01 Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers.
  - 02.02 Identify and evaluate customer needs.
  - 02.03 Respond to client inquiries in a timely matter.
  - 02.04 Access and maintain client records.
  - 02.05 Provide timely accurate information to meet customer needs.
  - 02.06 Utilize available techniques to effectively serve customers.
  - 02.07 Utilize a process to assist clients, including difficult customers, with problem resolution.
- 03.0 Demonstrate human relations skills necessary for workplace success--The student will be able to:
- 03.01 Exhibit interest and enthusiasm.
  - 03.02 Demonstrate a positive mental attitude.
  - 03.03 Demonstrate traits of being industrious and cooperative.
  - 03.04 Demonstrate sincerity, patience, courtesy, and tact.
  - 03.05 Exhibit punctuality, attendance and dependability.
- 04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions—The student will be able to:
- 04.01 Apply the following tools to increase work efficiency: telephone systems, word processing, database, spreadsheet programs, presentation programs, email systems and the internet.
  - 04.02 Utilize computer technology to access, analyze and interpret business information.
- 05.0 Perform general organizational workplace competencies--The student will be able to:
- 05.01 Demonstrate self-motivation and responsibility to complete an assigned task.
  - 05.02 Identify problem solving techniques.

- 06.0 Demonstrate sales and marketing fundamentals—The student will be able to:
  - 06.01 Demonstrate knowledge of services and/or products offered.
  - 06.02 Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
  - 06.03 Explain the importance of and demonstrate the procedures of cross selling.
  - 06.04 Identify the opportunities for cross selling.
  
- 07.0 Demonstrate employability skills—The student will be able to:
  - 07.01 Identify personal interest and aptitudes; skills, knowledge; strength and weaknesses.
  - 07.02 Identify and apply sources of job search including networking, internet, job fairs, employment agencies and others.
  - 07.03 Conduct a job search.
  - 07.04 Research information about specific job.
  - 07.05 Identify documents that may be required when applying for a job.
  - 07.06 Create an appropriate application portfolio including letter of applications, resumes, thank you letters and available references.
  - 07.07 Identify methods for requesting and obtaining employment references.
  - 07.08 Complete a job application and employment form correctly.
  - 07.09 Identify, understand and demonstrate the job interview process.
  - 07.10 Demonstrate verbal and non-verbal communication skills, appropriate business attire and hygiene.
  - 07.11 Discuss employer expectations regarding attendance, punctuality, initiative, teamwork, etc.
  - 07.12 Understand and apply the process of accepting and declining job offers.
  
- 08.0 Manage career development—The student will be able to:
  - 08.01 Enhance personal business skills.
  - 08.02 Formulate a career plan for post-graduation.
  - 08.03 Comply with continuing education needs/requirements.
  
- 10.0 Utilize effective cross selling techniques and procedures for financial services--The student will be able to:
  - 10.01 Identify opportunities for cross selling.
  - 10.02 Demonstrate how to sell other financial services.
  - 10.03 Demonstrate knowledge of all services offered by financial institutions.
  - 10.04 Explain the importance and demonstrate the procedures of cross selling.
  
- 11.0 Demonstrate knowledge of the history, growth and structure of the financial industry--The student will be able to:
  - 11.01 Demonstrate knowledge of the evolution of American financial institutions.
  - 11.02 Identify major acts and important regulations resulting from the growth and changes in financial institutions.
  - 11.03 Explain the similarities and differences in the financial institutions and other businesses that offer financial services.
  - 11.04 Explain the effects of deregulation.
  
- 12.0 Understand terminology unique to the finance and credit industry--The student will be able to:
  - 12.01 Understand and use terminology as it applies to the finance and credit industry.

- 12.02 Know how to communicate with a customer without using confusing terminology.
- 19.0 Understand terminology unique to the banking industry--The student will be able to:
  - 19.01 Understand and use terminology as it applies to the finance and credit industry.
  - 19.02 Know how to communicate with a customer in layman's language.
- 20.0 Utilize effective selling techniques in interactions with customers--The student will be able to:
  - 20.01 Demonstrate ethics in dealing with customers.
  - 20.02 Understand selling techniques with customers.
- 21.0 Demonstrate knowledge of the history, growth and structure of the banking industry--The student will be able to:
  - 21.01 Demonstrate knowledge of the evolution of American banking institutions.
  - 21.02 Identify major acts and important regulations resulting from the growth and changes in banking institutions.
  - 21.03 Explain the similarities and differences in the banking institutions and other businesses that offer banking services.
  - 21.04 Explain the effects of deregulation.
- 22.0 Demonstrate basic skills for performing functions of entry level positions in banking institutions--The student will be able to:
  - 22.01 Demonstrate counting and strapping of coin and currency.
  - 22.02 Demonstrate use of a teller machine.
  - 22.03 Explain the types of endorsements and why they are important.
  - 22.04 Explain basic teller functions--cashing checks, accepting straight deposits and split deposits, and handling of cash.
  - 22.05 Demonstrate knowledge of balancing a cash drawer.
  - 22.06 Know how to detect counterfeit currency and the procedure for reporting it.
  - 22.07 Explain other special services such as issue Cashier's Checks, issuing and redeeming Savings Bonds, Money Orders, Traveler's Checks, Bank Drafts, payments and cash advances on charge cards.
- 23.0 Demonstrate security procedures and detection of fraud--The student will be able to:
  - 23.01 Demonstrate procedures bank employees would use during and after a robbery.
  - 23.02 Demonstrate security procedures.
  - 23.03 Explain the Currency Transaction Report (CTR).
  - 23.04 Demonstrate security precautions and methods used to deter bank fraud.
- 24.0 Demonstrate knowledge of accounting/budgeting operations--The student will be able to:
  - 24.01 Demonstrate an understanding of profit vs. not-for-profit accounting.
  - 24.02 Demonstrate an understanding of available and appropriate technology for accounting applications
  - 24.03 Interpret and analyze income statement, owner's equity statement, and cash flow statement.
  - 24.04 Describe the principles related to pricing decisions.
- 25.0 Manage customer interactions--The student will be able to:
  - 25.01 Listen reflectively.
  - 25.02 Review customer history.
  - 25.03 Ask questions.

- 25.04 Collect information.
  - 25.05 Assess the customer's needs.
  - 25.06 Research solutions.
  - 25.07 Develop a plan of action.
  - 25.08 Refer to appropriate authority (if needed).
  - 25.09 Execute data capture.
  - 25.10 Communicate actions.
  - 25.11 Resolve customer issues.
  - 25.12 Offer additional services.
  - 25.13 Perform follow-up as needed.
- 26.0 Participate in learning--The student will be able to:
- 26.01 Attend scheduled training.
  - 26.02 Utilize available resources.
  - 26.03 Review job critical information.
  - 26.04 Seek feedback on performance.
  - 26.05 Apply acquired skills.
- 27.0 Demonstrate knowledge of principles of human resources--The student will be able to:
- 27.01 Demonstrate knowledge of the functions of human resources.
  - 27.02 Demonstrate knowledge of the employer's relationship with the Human Resources Department.
  - 27.03 Demonstrate knowledge of the business concepts used in Human Resources.
  - 27.04 Demonstrate knowledge of recruitment of employees.
  - 27.05 Describe recruitment process.
  - 27.06 Analyze job descriptions and position requirements.
  - 27.07 Identify potential employees as candidates in reviewing applicant materials.
  - 27.08 Demonstrate knowledge of interviewing skills.
  - 27.09 Describe methods of orientation for new employees.
  - 27.10 Describe methods to train new employees.
  - 27.11 Describe process for hiring new employees.
  - 27.12 Describe compensation and benefit plans.
  - 27.13 Develop compensation and benefit plans.
  - 27.14 Describe the legal issues associated with compensation and benefit plans.
  - 27.15 Describe the functions of the administration of compensation and benefit plans.
  - 27.16 Describe principles, concepts and legal considerations for realistic decision situations and confrontations between employees and management.
  - 27.17 Demonstrate an understanding of employee benefits and services.
- 28.0 Demonstrate knowledge of essential human relations skills --The student will be able to:
- 28.01 Discuss the importance of effective human relations skills in organizations.
  - 28.02 Relate concepts including self-esteem, perception, values to job performance.
  - 28.03 Identify and discuss various barriers to communication and specific ways to improve interpersonal and organizational communication.
- 29.0 Demonstrate knowledge and application of product and service technology--The student will be able to:
- 29.01 Understand the importance of product safety.
  - 29.02 Understand the importance of product and service technology.
- 30.0 Demonstrate knowledge of basic marketing principles--The student will be able to:

- 30.01 Discuss the role of marketing in the free enterprise system.
- 30.02 Discuss the functions of marketing.
  
- 31.0 Demonstrate knowledge of real estate--The student will be able to:
  - 31.01 Describe a real estate market under the price system.
  - 31.02 Explain the major sub markets of real estate.
  - 31.03 Explain the principles of highest and best use of land.
  - 31.04 List and explain at least three factors that influence demand in the real estate market.
  
- 32.0 Demonstrate knowledge of major laws and regulations that relate to and affect banking—The student will be able to:
  - 32.01 Describe the interrelationships between regulatory agencies and the banks they regulate.
  - 32.02 Explain the elements and differences of torts and crimes.
  - 32.03 Describe the basic legal entities that transact business with banks.
  - 32.04 List and explain the elements of a valid contract and the rights and responsibilities of various parties to a contract.
  - 32.05 Discuss the basic laws affecting an individual's rights in property.
  - 32.06 Identify the basic bankruptcy laws and bankruptcy filings permissible.



2011 – 2012

**Florida Department of Education  
Curriculum Framework**

**Program Title:** Personal and Family Finance  
**Program Type:** Non Career Preparatory  
**Career Cluster:** Finance

<b>Secondary – Non Career Preparatory</b>	
Program Number	8500120
CIP Number	09200104PA
Grade Level	9-12 30, 31
Standard Length	.5 Credit
Teacher Certification	HOME EC @ 2 VOC HME EC @4 FAM CON SC 1 GEN HME EC @4
CTSO	FCCLA
Facility Code	231 - <a href="http://www.fldoe.org/edfacil/sref.asp">http://www.fldoe.org/edfacil/sref.asp</a> (State Requirements for Educational Facilities)

### **Purpose**

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

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

### **Program Structure**

This program is a planned sequence of instruction consisting of .5 credits

### **Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

## **Career and Technical Student Organization (CTSO)**

Family, Career and Community Leaders of America (FCCLA) is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

## **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

In addition to accommodations, some secondary students with disabilities (ESE) will need modifications to meet their special 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 cannot be modified.

## **Bright Futures/Gold Seal Scholarship**

Course substitutions as defined in the Comprehensive Course Table for this program area may be used to qualify a student for Florida's Gold Seal Vocational Scholarship, providing all other eligibility requirements are met. Eligibility requirements are available online at [https://www.osfaffelp.org/bfiehs/fnbpcm02\\_CCTMain.aspx](https://www.osfaffelp.org/bfiehs/fnbpcm02_CCTMain.aspx).

## **Standards**

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

- 01.0 Define the role of individuals and families in the American economic system.
- 02.0 Apply the decision making process to personal/family financial choices.
- 03.0 Manage personal and family income.
- 04.0 Identify services of financial institutions.
- 05.0 Use consumer information.
- 06.0 Understand personal taxation.
- 07.0 Identify the purpose of wills, insurance and contracts.
- 08.0 Demonstrate an understanding of saving and investing.
- 09.0 Analyze the use of consumer credit.

2011 – 2012

**Florida Department of Education  
Student Performance Standards**

**Course Title:** Personal and Family Finance  
**Course Number:** 8500120  
**Course Credit:** .5

**Course Description:**

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

01.0 Define the role of individuals and families in the American economic system. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.F.5.1, 5.2

- 01.01 Identify the importance of financial self-sufficient families to the stability of the American economic system.
- 01.02 Identify the role and importance of the consumer in the economic system.
- 01.03 Explain the relationship between the consumer, business and government sectors in the U.S. economy.
- 01.04 Describe the importance of global trade to consumers in the U.S. and in other nations.
- 01.05 Define consumer education terminology, including capitalism, resources, economic system, supply and demand.
- 01.06 Describe the characteristics of a free enterprise system.
- 01.07 Summarize the law of "supply and demand" and explain its importance in a free enterprise system.

02.0 Apply the decision-making process to personal and family financial choices. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.D.2.4; F.4.1, 4.2, 4.4, 4.8

- 02.01 Discuss the importance of taking responsibility for personal financial decisions.
- 02.02 Apply the decision-making process to making consumer choices.
- 02.03 Explain how limited personal financial resources affect the choices people make.
- 02.04 Describe how shared decision-making regarding expenditures works in a family setting.
- 02.05 Explain the interrelationship of time, energy, and money to achieving personal and family goals.
- 02.06 Identify why there are dual income families and the advantages and disadvantages they provide to the family.
- 02.07 Describe various ways in which families manage their money.

03.0 Manage personal and family income. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.1.1, 1.4, 2.2, 2.12, 2.13, 5.7; F.4.1, 4.2, 4.3, 4.4, 4.5

- 03.01 Identify sources of income.
- 03.02 Analyze how career choice, education, skills and economic conditions affect income.
- 03.03 Identify the paycheck deductions that account for the difference between gross and net pay.
- 03.04 Relate personal goals and financial goals to the life cycle.
- 03.05 Identify the opportunity cost of various financial decisions.
- 03.06 Explain how inflation affects spending.
- 03.07 Compare the benefits and costs of various spending decisions.
- 03.08 Compare the advantages and disadvantages of different payment methods.
- 03.09 Develop a record keeping system including a budget, income, expenditures, and a net worth statement.

04.0 Identify services of financial institutions. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.F.4.4, 4.9, 4.10, 4.12, 4.14

- 04.01 Identify services and functions of financial institutions.
- 04.02 Identify regulations of financial institutions pertaining to the consumer.
- 04.03 Explain investment opportunities including stocks, bonds, IRA's, 401(k), 403(b) plans and mutual funds.
- 04.04 Explain how to use money management tools available from financial institutions.

05.0 Use consumer information. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912. F.3.1, 3.3, 3.6, 3.9

- 05.01 Identify local, state and federal sources of consumer information.
- 05.02 Describe the effects of advertising on consumer purchases.
- 05.03 Evaluate different credit plans such as revolving charge,
- 05.04 90-day and installment accounts and interest free.
- 05.05 Evaluate consumer information about products and services.
- 05.06 Describe the rights and responsibilities of buyers and sellers under consumer protection laws.

06.0 Understand personal taxation. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.1.4; F.4.5; S.3.1

- 06.01 Explain the basic principles of taxation.
- 06.02 List types and sources of taxes at the local, state and federal level.
- 06.03 Describe how taxes relate to governmental services.
- 06.04 Identify penalties related to non-payment income tax.

- 06.05 Explain the difference between gross and disposable income.
- 06.06 Explain transfer payments and their role in the economy.
- 06.07 Complete a personal/family income tax form.

07.0 Identify the purpose of wills, insurance and contracts. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.F.4.6, 4.7

- 07.01 Identify the types of insurance needed by individuals and families.
- 07.02 Interpret basic contract information in leases, service warranties and general sales/credit agreement.
- 07.03 Identify reasons for making a will.
- 07.04 Identify the important components of a will.
- 07.05 Explain how wills are an important part of a financial plan.
- 07.06 Describe how insurance and other risk-management strategies protect against financial loss.

08.0 Demonstrate an understanding of saving and investing. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.1.1, 1.4, 2.12,2.13, 5.7, 6.3, 6.4, 8.3, 8.5, 8.7; D.1.1, 8.1; F.1.1, 1.2, 1.4, 3.1, 4.9, 4.11, 4.12, 4.14

- 08.01 Explain the relationship between saving and investing.
- 08.02 Describe reasons for saving and investing.
- 08.03 Compare the risk, return, and liquidity of investment alternatives.
- 08.04 Describe how to buy and sell investments.
- 08.05 Explain how different factors affect the rate of return of investments.
- 08.06 Evaluate sources of investment information.
- 08.07 Explain how agencies that regulate financial markets protect investors.
- 08.08 Explain how inflation affects different types of investments.

09.0 Analyze the use of consumer credit. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.F.3.1, 3.2, 3.3, 3.4, 3.6, 3.9, 4.4

- 09.01 Explain why consumer credit is important to business and consumers in today's economy.
- 09.02 Compare sources of consumer credit.
- 09.03 Analyze the benefits and cost of consumer credit.
- 09.04 Explain factors that affect credit worthiness and determine one's credit score.
- 09.05 Identify ways to avoid or correct credit problems.
- 09.06 Locate and understand sources of assistance if one experiences credit problems.

2011- 2012

**Florida Department of Education  
Curriculum Framework**

**Program Title:** Global Finance  
**Program Type:** Career Preparatory  
**Career Cluster:** Finance  
**Components:** Core, One Program 4 Occupational Completion Points

	<b>Secondary</b>	<b>PSAV</b>
Program Number	8515300	F100110
CIP Number	0208040111	0208040111
Grade Level	9-12, 30, 31	30, 31
Standard Length	5 Credits	750 Hours
Teacher Certification	BANK FINC @7 G TEACH CDE @7 DIST ED @7 BUS ED 1 @2 MKTG 1 @2 MKTG MGMT @7 G	BANK FINC @7 G TEACH CDE @7 DIST ED @7 BUS ED 1 @2 MKTG 1 @2 MKTG MGMT @7 G
CTSO	DECA	College DECA -Delta Epsilon Chi
SOC Codes (all applicable)	43-3021.02 43-4041.02 43-3099 15-1099.10	43-3021.02 43-4041.02 43-3099 15-1099.10
Facility Code	N/A - <a href="http://www.fldoe.org/edfacil/sref.asp">http://www.fldoe.org/edfacil/sref.asp</a> (State Requirements for Educational Facilities)	
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>	
Perkins Technical Skill Attainment Inventory	<a href="http://www.fldoe.org/workforce/perkins/perkins_resources.asp">http://www.fldoe.org/workforce/perkins/perkins_resources.asp</a>	
Industry Certifications	<a href="http://www.fldoe.org/workforce/fcpea/default.asp">http://www.fldoe.org/workforce/fcpea/default.asp</a>	
Basic Skills Level	N/A	Mathematics: 9 Language: 9 Reading: 9

### **Purpose**

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

student understanding of how businesses operate and how they grow and thrive in our ever-changing world.

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

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

### **Program Structure**

This program is a planned sequence of instruction consisting of the Finance Core and continuation in a Global Finance Pathway.

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

The following table illustrates the **PSAV** program structure for the **Global Finance Path**:

OCP	Course Number	Course Title	Course Length	SOC Code
A	BRC0090	Finance and Business Technology (no substitutions)	150 Hours	43-3021.02
B	BRC0091	Accounting Applications I (no substitutions)	150 Hours	43-4041.02
C	BRC0945 ACO0050	Financial Internship Managerial Accounting	150 Hours 150 Hours	43-3099
D	BRC0099	Business in a Global Economy	150 Hours	15-1099.10

The following table illustrates the **Secondary** program structure for a **Global Finance**

OCP	Course Number	Course Title	Length	SOC Code	Level
A	8815150	Finance and Business Technology (no substitutions)	1 Credit	43-3021.02	2
B	8203310	Accounting Applications I (no substitutions)	1 Credit	43-4041.02	2
C	8815130	Financial Internship <b>OR</b>	1 Credit	43-3099	2
	8800410	Marketing Coop. Education - OJT	1 Credit		2
	8815160	Managerial Accounting	1 Credit		3
D	8815170	Business in a Global Economy	1 Credit	15-1099.10	3

### Laboratory Activities

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

### Special Notes

#### **Career and Technical Student Organization (CTSO)**

DECA (Secondary)/College DECA-Delta Epsilon Chi (Postsecondary) is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

#### **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 program-specific OJT framework apply.



## **Essential Skills**

Essential skills identified by the Division of Career and Adult Education have been integrated into the standards and benchmarks of this program. These skills represent the general knowledge and skills considered by industry to be essential for success in careers across all career clusters. Students preparing for a career served by this program at any level should be able to demonstrate these skills in the context of this program. A complete list of Essential Skills and links to instructional resources in support of these Essential Skills are published on the CTE Essential Skills page of the FL-DOE website ([http://www.fldoe.org/workforce/dwdframe/essential\\_skills.asp](http://www.fldoe.org/workforce/dwdframe/essential_skills.asp)).

## **Basic Skills (if applicable)**

In PSAV programs offered for 450 hours or more, in accordance with Rule 6A-10.040, F.A.C., the minimum basic skills grade levels required for postsecondary adult career and technical students to complete this program are: Mathematics 9 Language 9 and Reading 9. These grade level numbers correspond to a grade equivalent score obtained on a state designated basic skills examination. Students may be exempt from meeting the Basic Skills requirements by earning an eligible industry certification. See the Basic Skills Exemption List document for a list of eligible industry certifications (<http://www.fldoe.org/workforce/dwdframe/rff/basic-skills.rtf>).

Adult students with disabilities, as defined in Section 1004.02(7), Florida Statutes, may be exempted from meeting the Basic Skills requirements (Rule 6A-10.040). Students served in exceptional student education (except gifted) as defined in s. 1003.01(3)(a), F.S., may also be exempted from meeting the Basic Skills requirement. Each school district and Florida College must adopt a policy addressing procedures for exempting eligible students with disabilities from the Basic Skills requirement as permitted in Section 1004.91(3), F.S.

Students who possess a college degree at the Associate of Applied Science level or higher; who have completed or are exempt from the college entry-level examination pursuant to Section 1008.29, F.S.; or who have passed a state, national, or industry licensure exam are exempt from meeting the Basic Skills requirement (Rule 6A-10.040, F.A.C.)

## **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

In addition to accommodations, some secondary students with disabilities (ESE) will need modifications to meet their special 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 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 Occupational Completion Point (OCP) or a Modified Occupational Completion Point (MOCP). 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 an OCP/MOCP. The student should work on different competencies and new applications of competencies each year toward completion of the OCP(s)/MOCP. 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).

### **Articulation**

The PSAV component of this program has no statewide articulation agreement approved by the Articulation Coordinating Committee. However, this does not preclude the awarding of credits by any college through local agreements.

For details on statewide articulation agreements which correlate to programs and industry certifications, refer to [http://www.fldoe.org/workforce/dwdframe/artic\\_frame.asp](http://www.fldoe.org/workforce/dwdframe/artic_frame.asp).

### **Bright Futures/Gold Seal Scholarship**

Course substitutions as defined in the Comprehensive Course Table for this program area may be used to qualify a student for Florida's Gold Seal Vocational Scholarship, providing all other eligibility requirements are met. Eligibility requirements are available online at [https://www.osfaffelp.org/bfiehs/fnbpcm02\\_CCTMain.aspx](https://www.osfaffelp.org/bfiehs/fnbpcm02_CCTMain.aspx).

### **Fine Arts/Practical Arts Credit**

Many courses in CTE programs meet the Fine Arts/Practical Arts credit for high school graduation. For additional information refer to <http://www.fldoe.org/schools/pdf/ListPracticalArtsCourses.pdf>.

### **Standards**

After successfully completing the appropriate course(s) for each occupational completion point of this program, the student will be able to perform the following:

- 01.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
- 02.0 Demonstrate effective customer service skills.
- 03.0 Demonstrate human relations skills necessary for workplace success
- 04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions.
- 05.0 Perform general organizational workplace competencies
- 06.0 Demonstrate sales and marketing fundamentals.
- 07.0 Explain the importance of employability and entrepreneurship skills.

- 08.0 Manage career development
- 09.0 Demonstrate knowledge, skill, and application of information systems to accomplish job objectives and enhance workplace performance. Apply ergonomic principles applicable to the configuration of computer workstations
- 10.0 Use technology to apply and enhance communication skills in technical reading, writing.
- 11.0 Develop awareness of management functions and organizational structures as they relate to today's workplace and employer/employee roles. Demonstrate initiative, courtesy, loyalty, honesty, cooperation and punctuality as a team member.
- 12.0 Practice quality performance in the learning environment and the workplace.
- 13.0 Incorporate appropriate leadership and supervision techniques, customer service strategies, and standards of personal ethics to accomplish job objectives and enhance workplace performance.
- 14.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring situations in the workplace and to accomplish job objectives and enhance workplace performance.
- 15.0 Demonstrate mathematics knowledge and skills.
- 16.0 Demonstrate science knowledge and skills.
- 17.0 Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals.
- 18.0 Incorporate knowledge gained from individual assessment and job/career exploration to design an individual career plan that reflects the transition from school to work, lifelong learning, and personal and professional goals. Experience work-based learning through job shadowing, mentoring, e-coaching, etc.
- 19.0 Perform office functions and responsibilities to accomplish job objectives and enhance workplace performance.
- 20.0 Demonstrate language arts knowledge and skills.
- 21.0 Apply communication skills (reading, writing, speaking, listening, and viewing) in a courteous, concise, and correct manner on personal and professional levels.
- 22.0 Use technology to enhance the effectiveness of communications in order to accomplish job objectives, increase productivity and enhance workplace performance.
- 23.0 Develop an awareness of management functions and organizational structures as they relate to today's workplace and employer/employee roles.
- 24.0 Practice quality performance in the learning environment and the workplace.
- 25.0 Incorporate appropriate leadership and supervision techniques, customer service strategies, and standards of personal ethics to accomplish job objectives and enhance workplace performance.
- 26.0 Demonstrate mathematics knowledge and skills.
- 27.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring situations in the workplace to accomplish job objectives and enhance workplace performance.
- 28.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring personal and business situations.
- 29.0 Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals.
- 30.0 Demonstrate human relations/interpersonal skills appropriate for the workplace.
- 31.0 Develop an awareness for accounting work-based learning experiences.
- 32.0 Apply accounting principles and concepts to the performance of accounting activities.
- 33.0 Apply accounting principles and concepts using appropriate technology.

- 34.0 Perform critical job skills.
- 35.0 Display professional work habits.
- 36.0 Demonstrate ethical behavior.
- 37.0 Explain the concepts of managerial accounting.
- 38.0 Prepare financial statements
- 39.0 Demonstrate understanding of budget planning
- 40.0 Prepare budgeted income statements
- 41.0 Determine cash budget
- 42.0 Analyze cost.
- 43.0 Demonstrate knowledge of break-even analysis.
- 44.0 Analyze decisions.
- 45.0 Explain the manufacturing environment.
- 46.0 Explain costing systems.
- 47.0 Evaluate profitability.
- 48.0 Calculate liquidity and debt.
- 49.0 Calculate asset management ratios.
- 50.0 Assess organizational controls.
- 51.0 Demonstrate the ability to work in managerial accounting.
- 52.0 Evaluate learning from industry experts.
- 53.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
- 54.0 Demonstrate personal money-management concepts, procedures, and strategies.
- 55.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.
- 56.0 Describe the importance of professional ethics and legal responsibilities.
- 57.0 Design final course project.
- 58.0 Explain the strategies for competing in a global marketplace.
- 59.0 Define the concept of globalization.
- 60.0 Compare and contrast country differences.
- 61.0 Explain the applications of international trade investment.
- 62.0 Demonstrate applications in international finance.
- 63.0 Explain the strategies for competing in a global marketplace.
- 64.0 Select careers in international business for career planning.

2011- 2012

**Florida Department of Education  
Student Performance Standards**

**Program Title: Finance**  
**PSAV Number: M804011**

**Course Number: BRC0090**  
**Occupational Completion Point: A**  
**Billing and Posting Clerks – 150 Hours – SOC Code 43-3021.02**

01.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas. – The students will be able to:

- |       |   |         |
|-------|---|---------|
| 01.01 | Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. | CM 1.0  |
| 01.02 | Locate, organize and reference written information from various sources.  | CM 3.0  |
| 01.03 | Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences.   | CM 5.0  |
| 01.04 | Interpret verbal and nonverbal cues/behaviors that enhance communication.   | CM 6.0  |
| 01.05 | Apply active listening skills to obtain and clarify information.  | CM 7.0  |
| 01.06 | Develop and interpret tables and charts to support written and oral communications.   | CM 8.0  |
| 01.07 | Exhibit public relations skills that aid in achieving customer satisfaction.  | CM 10.0 |

02.0 Demonstrate effective customer service skills. – The student will be able to:

- |       |   |
|-------|---|
| 02.01 | Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers. |
| 02.02 | Identify and evaluate customer needs.   |
| 02.03 | Respond to client inquiries in a timely matter.   |
| 02.04 | Access and maintain client records.   |
| 02.05 | Provide timely accurate information to meet customer needs.   |
| 02.06 | Utilize available techniques to effectively serve customers.  |
| 02.07 | Utilize a process to assist clients, including difficult customers, with problem resolution.                  |
| 02.08 | Operate within grant of authority to provide service to customers.  |
| 02.09 | Build client relationships  |

03.0 Demonstrate human relations skills necessary for workplace success. – The student will be able to:

- |       |   |
|-------|---|
| 03.01 | Exhibit interest and enthusiasm.                                      |
| 03.02 | Demonstrate a positive mental attitude.                               |
| 03.03 | Demonstrate traits of being industrious and cooperative.              |
| 03.04 | Demonstrate sincerity, patience, courtesy, and tact.                  |
| 03.05 | Exhibit punctuality, attendance and dependability.                    |
| 03.06 | Willingness to receive and accept feedback and use it constructively. |
| 03.07 | Demonstrate willingness to assume job responsibilities.               |
| 03.08 | Develop ability to handle difficult customer/co-worker situations.    |

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

- |       |  |          |
|-------|--|----------|
| 07.01 | Identify and demonstrate positive work behaviors needed to be employable.        | ECD 1.0  |
| 07.02 | Develop personal career plan that includes goals, objectives, and strategies.    | ECD 2.0  |
| 07.03 | Examine licensing, certification, and industry credentialing requirements.       | ECD 3.0  |
| 07.04 | Maintain a career portfolio to document knowledge, skills, and experience.       | ECD 5.0  |
| 07.05 | Evaluate and compare employment opportunities that match career goals.           | ECD 6.0  |
| 07.06 | Identify and exhibit traits for retaining employment.                            | ECD 7.0  |
| 07.07 | Identify opportunities and research requirements for career advancement.         | ECD 8.0  |
| 07.08 | Research the benefits of ongoing professional development.                       | ECD 9.0  |
| 07.09 | Examine and describe entrepreneurship opportunities as a career planning option. | ECD 10.0 |
- 08.0 Manage career development. – The student will be able to:
- 08.01 Enhance personal business skills.
  - 08.02 Formulate a career plan for post-graduation.
  - 08.03 Comply with continuing education needs/requirements.
  - 08.04 Attend seminars, workshops, and tradeshow.
  - 08.05 Respond to changing business environment.
  - 08.06 Identify updated industry information.
  - 08.07 Explain the importance of having a written job description.
  - 08.08 Pursue industry designations/licensing/degrees.
  - 08.09 Assess career plan.
  - 08.10 Demonstrate knowledge of how to make job changes appropriately.
  - 08.11 Understand employment benefits packages.
  - 08.12 Build mentor relationships.
  - 08.13 Volunteer in community service organizations.
  - 08.14 Network with industry professionals.
  - 08.15 Maintain professional contact for future projects.
  - 08.16 Identify corporate strategies and policies.
  - 08.17 Anticipate future industry trends and identify various industry career paths.
- 09.0 Demonstrate knowledge, skill, and application of information systems to accomplish job objectives and enhance workplace performance. Apply ergonomic principles applicable to the configuration of computer workstations. – The student will be able to:
- 09.01 Develop keyboarding skills to enter and manipulate text and data.
  - 09.02 Describe and use current and emerging computer technology and software to perform personal and business related tasks.
  - 09.03 Use reference materials such as on-line help, vendor bulletin boards, tutorials, and manuals available for application software.
  - 09.04 Demonstrate basic file management skills.
  - 09.05 Troubleshoot problems with computer software, hardware, peripherals, and other office equipment.
  - 09.06 Select and use standard written business and financial communication formats.
- 10.0 Use technology to apply and enhance communication skills in technical reading, writing. – The student will be able to:
- 10.01 Use the writing process to create/edit business documents appropriate to the subject matter, purpose, and audience.

- 10.02 Use database, spreadsheet, presentation, scheduling, and integrated software packages to enhance communications.
  - 10.03 Explore and demonstrate effective and efficient use of telecommunications systems including telephone techniques for handling incoming and placing outgoing business calls.
  - 10.04 Use computer networks (e.g., Internet, on-line databases, e-mail) to facilitate collaborative or individual learning and communication.
  - 10.05 Respond to and utilize information derived from multiple sources (e.g., written documents, instructions, e-mail, voice mail) to solve business problems and complete business tasks.
  - 10.06 Use the Internet to research information needed to develop a business report.
- 11.0 Develop awareness of management functions and organizational structures as they relate to today's workplace and employer/employee roles. Demonstrate initiative, courtesy, loyalty, honesty, cooperation and punctuality as a team member. – The student will be able to:
- 11.01 Explore, design, implement, and evaluate organizational structures and cultures for managing project teams.
  - 11.02 Explore and demonstrate an awareness of current trends in business and the employee's role in maintaining productive business environments in today's global workplace.
  - 11.03 Collaborate with individuals and teams to complete tasks and solve business-related problems and demonstrate initiative, courtesy, loyalty, honesty, cooperation, and punctuality as a team member.
- 12.0 Practice quality performance in the learning environment and the workplace. – The student will be able to:
- 12.01 Assess personal, peer, and group performance and identify and implement strategies for improvement (e.g., organizational skills, note taking/outlining, advance organizers, reasoning skills, problem-solving and decision-making skills).
  - 12.02 Develop criteria for assessing products and processes that incorporate effective business practices (e.g., time management, productivity, total quality management).
- 13.0 Incorporate appropriate leadership and supervision techniques, customer service strategies, and standards of personal ethics to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 13.01 Demonstrate an awareness of quality service and the personal and professional standards required to establish an effective service-based culture in the workplace, business, or learning environment.
  - 13.02 Identify, analyze, and implement managerial skills necessary for maintaining a high quality work environment, goals, and strategic planning in business settings.
  - 13.03 Follow accepted rules, regulations, policies, procedures, processes, and workplace safety.



- 14.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring situations in the workplace and to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 14.01 Analyze, interpret, compile and demonstrate the ability to present/communicate data in understandable and measurable terms using common statistical procedures. Use common standards of measurement including the metric system in solving work-related or business problems (e.g., length, weight, currency, time).
  - 14.02 Select and use the correct mathematical processes and tools to solve complex problem settings that are typical of business settings and use formulas when appropriate. Use personal finance and tax software applications to solve business/financial problems.
  - 14.03 Use spreadsheet software to develop basic financial reports.
- 15.0 Demonstrate mathematics knowledge and skills. – The students will be able to: AF 3.0
- 15.01 Demonstrate knowledge of arithmetic operations. AF 3.2
  - 15.02 Analyze and apply data and measurements to solve problems and interpret documents. AF 3.4
  - 15.03 Construct charts/tables/graphs using functions and data. AF 3.5
- 16.0 Demonstrate science knowledge and skills. – The students will be able to: AF4.0
- 16.01 Discuss the role of creativity in constructing scientific questions, methods and explanations. AF 4.1
  - 16.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings. AF 4.3
- 17.0 Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals. – The student will be able to:
- 17.01 Use personal assessment tools to identify personal strengths and weaknesses related to learning and work environments.
  - 17.02 Analyze job and career requirements and relate career interests to opportunities in the global economy.
- 18.0 Incorporate knowledge gained from individual assessment and job/career exploration to design an individual career plan that reflects the transition from school to work, lifelong learning, and personal and professional goals. Experience work-based learning through job shadowing, mentoring, e-coaching, etc. – The student will be able to:
- 18.01 Analyze personal skills and aptitudes in comparison with various business related job and career options.
  - 18.02 Use career resources to develop an information base that reflects local and global business related occupations and opportunities for continuing education and workplace experience in financial careers.
  - 18.03 Design, initiate, refine, and implement a plan to facilitate personal growth and skill development related to anticipated job requirements and career expectations.

- 18.04 Demonstrate an awareness of specific job requirements and career paths (e.g., requirements, characteristics needed) in business environments.
  - 18.05 Demonstrate an awareness of the potential impact of local and global trends on career plans and life goals.
  - 18.06 Experience work-based learning through volunteerism, job shadowing, mentoring, E-coaching, etc.
- 19.0 Perform office functions and responsibilities to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 19.01 Perform business tasks (e.g., filing and records management, scheduling, reprographics, mail handling, etc.). Demonstrate knowledge of ethical behavior in a business environment (e.g., confidentiality of information, employee right to know, hiring practices, plagiarism, copyright violations, sexual harassment, mission statement, code of ethics, etc.).
  - 19.02 Describe ethical issues and problems associated with computers and information systems.
  - 19.03 Anticipate and provide solutions dealing with business situations involving ethical issues.

**Course Number: BRC0091**

**Occupational Completion Point: B**

**Credit Checkers– 150 Hours – SOC Code 43-4041.02**

- 20.0 Demonstrate language arts knowledge and skills. – The student will be able to: AF 2.0
- 20.01 Locate, comprehend and evaluate key elements of oral and written information. AF 2.4
  - 20.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary. AF 2.5
  - 20.03 Present information formally and informally for specific purposes and audiences. AF 2.9
- 21.0 Apply communication skills (reading, writing, speaking, listening, and viewing) in a courteous, concise, and correct manner on personal and professional levels. – The student will be able to:
- 21.01 Organize ideas and communicate oral and written messages appropriate to an accounting environment.
  - 21.02 Collaborate with individuals and teams to complete tasks and solve accounting problems.
  - 21.03 Identify, define, and discuss professional accounting terminology appropriate for internal and external communications in an accounting environment.
  - 21.04 Compare and contrast the various forms of business ownership (e.g., sole proprietorships, partnerships, corporations) and other organizational structures (e.g., nonprofit organizations, government agencies). List the advantages and disadvantages of each form of business ownership.

22.0 Use technology to enhance the effectiveness of communications in order to accomplish job objectives and enhance workplace performance. – The student will be able to:

22.01 Gather information, extract key elements, analyze the impact of the data, and develop an appropriate solution.

23.0 Develop an awareness of management functions and organizational structures as they relate to today's workplace and employer/employee roles. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.D.7.1, 7.2

23.01 Demonstrate an awareness of the roles and responsibilities of employees within the organization of an accounting department.

23.02 Participate as an active team leader and/or team member.

23.03 Compare and contrast the roles and responsibilities of employees within the organization of an accounting department. Roles should include the CFO, controller, accounting manager, accounts payable and receivable coordinator, payroll administrator, bookkeeper and credit and collection manager.

23.04 Perform tasks accurately, completely, and with attention to detail.

23.05 Identify and describe generally accepted accounting principles (GAAP), explain how the application of GAAP impacts the recording of financial transactions, and the preparation of financial statements. Discuss the move to International Financial Reporting Standards (IFRS).

23.06 Develop a working knowledge of individual income tax procedures and requirements to comply with tax laws and regulations.

24.0 Practice quality performance in the learning environment and the workplace. – The student will be able to:

24.01 Apply appropriate organizational skills to manage time and resources.

24.02 Perform tasks accurately, completely, and with attention to detail a consistent basis.

24.03 Think critically and make informed decisions.

25.0 Incorporate appropriate leadership and supervision techniques, customer service strategies, and standards of personal ethics to accomplish job objectives and enhance workplace performance. – The student will be able to:

25.01 Project a professional image through appropriate business attire, ethical behavior, personal responsibility, flexibility, and respect for confidentiality.

25.02 Follow accepted rules, regulations, policies, and workplace safety.

26.0 Demonstrate mathematics knowledge and skills. – The student will be able to:

AF 3.0

26.01 Demonstrate knowledge of arithmetic operations.

AF 3.2

26.02 Analyze and apply data and measurements to solve problems and interpret documents.

AF 3.4

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

AF 3.5

- 27.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring situations in the workplace to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 27.01 Apply appropriate mathematical processes to accounting applications.
- 28.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring personal and business situations. – The student will be able to:
- 28.01 Develop an awareness of effective credit management.  
28.02 Prepare and analyze a personal budget.
- 29.0 Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals. – The student will be able to:
- 29.01 Analyze job and career requirements and relate career interests to opportunities in accounting occupations in the global economy.
- 30.0 Demonstrate human relations/interpersonal skills appropriate for the workplace. – The student will be able to:
- 30.01 Practice appropriate interpersonal skills working with and for others.
- 31.0 Develop an awareness for accounting work-based learning experiences. – The student will be able to:
- 31.01 Complete a work-based simulation.  
31.02 Discuss the application of accounting principles in an accounting environment.
- 32.0 Apply accounting principles and concepts to the performance of accounting activities. – The student will be able to:
- 32.01 Demonstrate an understanding of the application of the full accounting cycle to include preparation of a chart of accounts, use of t accounts, journalizing business transactions, posting of journal entries, preparation of trial balance, journalizing and posting of adjusting entries, journalizing and posting of post closing entries, and preparation of an income statement, statement of owner's equity, and balance sheet.  
32.02 Prepare bank reconciliations. Demonstrate proficiency in cash control procedures to include bank deposits, electronic fund transfers, all credit and debit transactions, bank reconciliations, proof of cash, and journal entries related to all relating banking activities.  
32.03 Read and interpret source documents to include invoices, cash receipts, sales slips, credit memos, vendor statements, purchase orders, and packing slips.  
32.04 Prepare and maintain payroll records to include employee time processing procedures, payroll checks, a payroll register, employee earnings record, employer payroll taxes (to include tax forms) and all associated journal entries.  
32.05 Analyze transactions for accuracy and prepare appropriate correcting entries.  
32.06 Develop an awareness of tax forms (e.g. personal, payroll, sales), appropriate to jurisdiction of local, state and federal agencies.

- 32.07 Develop an awareness of internal control systems.
  - 32.08 Apply principles and concepts of the full accounting cycle to corporations and other entities.
  - 32.09 Compare and contrast the cost of merchandise inventory using various inventory evaluation methods (e.g., LIFO, FIFO, weighted average, gross profit).
  - 32.10 Classify and age accounts receivable and accounts payable.
  - 32.11 Analyze financial statement items to make informed business decisions.
  - 32.12 Analyze transactions for accuracy and prepare appropriate correcting entries.
  - 32.13 Compute depreciation expense using straight-line, double-declining balance, specific identification, and sum of the year's digits and record the associated journal entries.
  - 32.14 Develop an awareness of managerial and cost accounting methods.
  - 32.15 Compare and contrast a variety of methods for uncollectible accounts.
- 33.0 Apply accounting principles and concepts using appropriate technology. – The student will be able to:
- 33.01 Discuss the use of technology in an accounting environment.
  - 33.02 Describe the differences between manual and computerized accounting systems. Use spreadsheet and accounting software to maintain accounting records.

**Course Number: BRC0945**  
**Occupational Completion Point: C**  
**Miscellaneous Financial Clerks – 150 Hours – SOC Code 43-4141**

- 34.0 Perform critical job skills--The student will be able to:
- 34.01 Apply literacy skills in technical reading, computing and calculating.
  - 34.02 Perform tasks as outlined in the individualized job performance skills plan.
  - 34.03 Maintain relevant employment documents.
  - 34.04 Sustain mentoring relationships in the workplace.
  - 34.05 Communicate in business settings by listening, writing, speaking and presenting with professional demeanor.
  - 34.06 Collaborate, communicate and interact utilizing technology.
  - 34.07 Offer alternative suggestions or solutions rather than simply rejecting others ideas.
  - 34.08 Contribute to team efforts by fulfilling responsibilities and valuing diversity.
  - 34.09 Explore networking opportunities through professional associations.
  - 34.10 Exercise proper judgment in decision making.
  - 34.11 Adapt to changing organizational environments with flexibility.
  - 34.12 Build a portfolio reflecting experiences and skills gained during the internship.
- 35.0 Display professional work habits--The student will be able to:
- 35.01 Report as expected, on time, appropriately dressed and groomed and ready to work.
  - 35.02 Create a positive professional image through proper introductions, eye contact, and a firm handshake.
  - 35.03 Model acceptable work habits and conduct in the workplace as defined by company policy.
  - 35.04 Complete and follow through on tasks and take initiative as warranted.
  - 35.05 Respond to internal and external customers' needs and concerns.

- 35.06 Practice business etiquette and social sensitivity in face to face interaction, on the telephone and the Internet.
- 35.07 Build bridges between conflicting attitudes and ways of thinking.
- 36.0 Demonstrate ethical behavior--The student will be able to:
  - 36.01 Compare business activities to professional standards.
  - 36.02 Show empathy, respect and support for others.
  - 36.03 Value confidentiality and privacy.
  - 36.04 Recognize gender and cultural inappropriate behaviors

**Course Number: ACO0050**

**Occupational Completion Point: C**

**Miscellaneous Financial Clerks – 150 Hours – SOC Code 43-3099**

- 37.0 Explain the concepts of managerial accounting. – The student will be able to:
  - 37.01 Compare and contrast financial accounting with managerial accounting.
  - 37.02 Explain the purpose of managerial accounting and describe the audience.
  - 37.03 List the four major areas of managerial accounting and summarize each.
  - 37.04 Describe how accounting information is used to make business decisions.
- 38.0 Prepare financial statements. – The student will be able to:
  - 38.01 Compare and contrast the components of a manufacturing business income statement and balance sheet with those of a service business.
  - 38.02 Demonstrate the ability to analyze an income statement using component percentages.
  - 38.03 Demonstrate the ability to analyze a balance sheet using vertical analysis.
  - 38.04 Discuss the key components of a cash flow statement.
  - 38.05 Demonstrate the ability to prepare and analyze a retained earnings statement.
- 39.0 Demonstrate understanding of budget planning--The student will be able to:
  - 39.01 Describe the budgeting process and the purposes and importance of budgeting.
  - 39.02 List the sources of budget information.
  - 39.03 Describe the interrelationship between budgeting and forecasting.
- 40.0 Prepare budgeted income statements. – The student will be able to:
  - 40.01 Describe the purpose of an operational plan.
  - 40.02 Demonstrate the ability to prepare sales and purchases budget schedules.
  - 40.03 Demonstrate the ability to prepare expenses budget schedules.
  - 40.04 Demonstrate the ability to prepare budgeted income statements.
  - 40.05 Prepare a budget variance report.
- 41.0 Determine cash budget. – The student will be able to:
  - 41.01 Describe the purpose and importance of a cash budget.

- 41.02 Demonstrate the ability to prepare a cash budget, with schedules of cash receipts and cash payments.
  - 41.03 Prepare a performance report.
  - 41.04 Analyze a performance report.
- 42.0 Analyze cost. – The student will be able to:
- 42.01 Compare and contrast total costs and unit costs.
  - 42.02 Demonstrate the ability to compute total costs and unit costs.
  - 42.03 Compare and contrast fixed costs and variable costs.
  - 42.04 Demonstrate the ability to calculate gross profit, contribution margin, and contribution margin per unit.
- 43.0 Demonstrate knowledge of break-even analysis. – The student will be able to:
- 43.01 Explain the purpose of break-even analysis.
  - 43.02 Explain the break-even point formula.
  - 43.03 Demonstrate the ability to calculate the break-even point.
  - 43.04 Demonstrate the ability to determine the sales required to earn a planned net income.
- 44.0 Analyze decisions. – The student will be able to:
- 44.01 Demonstrate the ability to analyze the effect on profit of changes in cost, sales price, volume, and sales mix.
  - 44.02 Demonstrate the ability to perform a cost analysis for a new product.
  - 44.03 Evaluate the profitability of a declining product.
- 45.0 Explain the manufacturing environment. – The student will be able to:
- 45.01 Compare and contrast cost accounting in the manufacturing, assembly, and retail industries.
  - 45.02 List the cost elements of any finished product.
  - 45.03 Describe the elements of manufacturing cost.
- 46.0 Explain costing systems. – The student will be able to:
- 46.01 Compare and contrast job-order costing and process costing.
  - 46.02 Explain the environment appropriate for a process costing system.
  - 46.03 Explain the importance of calculating manufacturing costs.
  - 46.04 Explain the flow of goods through manufacturing inventory accounts.
  - 46.05 Explain the environment appropriate for a job-order costing system.
- 47.0 Evaluate profitability. – The student will be able to:
- 47.01 List the types of financial ratios and describe the type of information each provides.
  - 47.02 Explain how financial ratios are used.
  - 47.03 Demonstrate the ability to calculate profitability ratios in a given scenario.
  - 47.04 Evaluate profitability ratios in a given scenario.

- 48.0 Calculate liquidity and debt. – The student will be able to:
- 48.01 Demonstrate the ability to calculate liquidity ratios.
  - 48.02 Evaluate liquidity ratios in given scenarios.
  - 48.03 Demonstrate the ability to calculate debt ratios.
  - 48.04 Evaluate debt ratios in given scenarios.
- 49.0 Calculate asset management ratios. – The student will be able to:
- 49.01 Demonstrate the ability to calculate the accounts receivable turnover ratio.
  - 49.02 Evaluate accounts receivable turnover ratios in given scenarios.
  - 49.03 Demonstrate the ability to calculate the merchandise inventory turnover ratio.
  - 49.04 Evaluate merchandise inventory turnover ratios in given scenarios.
  - 49.05 Demonstrate the ability to calculate the total asset turnover ratio.
  - 49.06 Demonstrate the ability to calculate the fixed asset turnover ratio.
- 50.0 Assess organizational controls. – The student will be able to:
- 50.01 Explain key ways managerial accounting is used to ensure that organizations are operating in the intended manner and are achieving their goals.
  - 50.02 Demonstrate the ability to identify business exposures in given scenarios.
  - 50.03 Propose solutions to business exposures in given scenarios.
- 51.0 Demonstrate the ability to work in managerial accounting. – The student will be able to:
- 51.01 Compare and contrast various career opportunities in managerial accounting.
  - 51.02 Describe the educational paths one may take to attain a position in managerial accounting.
  - 51.03 Explain how knowledge of managerial accounting assists managers in decision making.
  - 51.04 Demonstrate the ability to conduct an effective interview with an individual who works in managerial accounting.
- 52.0 Evaluate learning from industry experts. – The student will be able to:
- 52.01 Evaluate personal experience and qualifications for potential employment opportunities in managerial accounting.
  - 52.02 Demonstrate understanding of potential employment opportunities in managerial accounting.
  - 52.03 Develop a personal educational and career path for careers in managerial accounting.
- 53.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives. – The students will be able to:
- 53.01 Employ leadership skills to accomplish organizational goals and objectives. LT 1.0
  - 53.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks. LT 3.0
  - 53.03 Conduct and participate in meetings to accomplish work tasks. LT 4.0



- 53.04 Employ mentoring skills to inspire and teach others. LT 5.0
- 54.0 Demonstrate personal money-management concepts, procedures, and strategies. – The students will be able to:
- 54.01 Identify and describe the services and legal responsibilities of financial institutions. FL 2.0
- 54.02 Describe the effect of money management on personal and career goals. FL 3.0
- 54.03 Develop a personal budget and financial goals. FL 3.1
- 54.04 Complete financial instruments for making deposits and withdrawals. FL 3.2
- 54.05 Maintain financial records. FL 3.3
- 54.06 Read and reconcile financial statements. FL 3.4
- 54.07 Research, compare and contrast investment opportunities.
- 55.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment. – The students will be able to:
- 55.01 Describe the nature and types of business organizations. SY 1.0
- 55.02 Explain the effect of key organizational systems on performance and quality.
- 55.03 List and describe quality control systems and/or practices common to the workplace. SY 2.0
- 55.04 Explain the impact of the global economy on business organizations. HE 2.0
- 56.0 Describe the importance of professional ethics and legal responsibilities. – The students will be able to:
- 56.01 Evaluate and justify decisions based on ethical reasoning. ELR 1.0
- 56.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies. ELR 1.1
- 56.03 Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace. ELR 1.2
- 56.04 Interpret and explain written organizational policies and procedures. ELR 2.0
- 57.0 Design final course project. – The student will be able to:
- 57.01 Demonstrate the ability to give a professional presentation.
- 57.02 Evaluate personal experience and performance in the course.
- 57.03 Monitor how well s/he was successful in learning about managerial accounting.
- 57.04 Summarize key learning across the whole subject of managerial accounting.

**Course Number: BRC0099**

**Occupational Completion Point: D**

**Business Intelligence Analysts– 150 Hours – SOC Code 15-1099.10**

- 58.0 Explain the strategies for competing in a global marketplace. – The student will be able to:
- 58.01 Define “business strategy”, “universal needs”, and localization.
- 58.02 Explain how firms can profit through global expansion.

- 59.0 Define the concept of globalization. – The student will be able to:
- 59.01 Define “globalization” and explain how it creates linkages between nations.
  - 59.02 Discuss the benefits and detriments of globalization.
  - 59.03 Describe how the process of globalization creates opportunities and challenges.
- 60.0 Compare and contrast country differences. – The student will be able to:
- 60.01 Define “culture,” and name and discuss the elements of culture.
  - 60.02 Explain how social culture influences values in the workplace.
  - 60.03 Describe the risks inherent in cross-cultural business transactions.
  - 60.04 Compare and contrast the world’s three dominant economic systems.
  - 60.05 Explain what determines nations’ economic development.
  - 60.06 Describe the implications of national political, economic, and legal differences on global management practices.
- 61.0 Explain the applications of international trade investment. – The student will be able to:
- 61.01 Explain how and why countries trade with each other.
  - 61.02 Describe the pros and cons of international trade to all nations.
  - 61.03 Compare and contrast international trade and international investment.
  - 61.04 Discuss the decision process involved in international investment.
  - 61.05 Explain how countries measure international activity.
  - 61.06 Describe the causes and effects of economic crises as reflected in the balance of payments.
- 62.0 Demonstrate applications in international finance. – The student will be able to:
- 62.01 Explain the role played by the World Bank and the international monetary fund in the international monetary system.
  - 62.02 Describe the differences between fixed and floating exchange rate systems.
  - 62.03 Describe the world’s exchange rate regimes and why countries adopt them.
  - 62.04 Explain the implications of the global monetary system for business strategy.
  - 62.05 Define exchange rates and explain how currencies are traded.
  - 62.06 Describe the functions of the foreign exchange market.
  - 62.07 Explain the role played by forward exchange rates in ensuring against foreign exchange risk.
  - 62.08 Explain how currency exchange rates are determined.
  - 62.09 Define translation, transaction, and economic exposures, and describe how managers can protect against each one.
- 63.0 Explain the strategies for competing in a global marketplace. – The student will be able to:
- 63.01 Define “business strategy”, “universal needs,” and “localization”
  - 63.02 Explain how firms can profit through global expansion.
  - 63.03 Explain how pressures for cost reductions and local responsiveness influence business strategy.
  - 63.04 Describe different strategies for competing globally and discuss their pros and cons.

- 63.05 Evaluate the pros and cons of using strategic alliances to support global strategies.
  - 63.06 Describe the decision-making process for foreign expansion.
  - 63.07 Compare and contrast modes of entry into foreign markets.
  - 63.08 Evaluate the pros and cons of acquisition as an entry strategy.
  - 63.09 Describe ways to improve export performance.
  - 63.10 Identify available sources of assistance to exporters.
  - 63.11 Discuss reasons to vary product attributes, distribution strategy, advertising and promotion, and pricing by country.
  - 63.12 Describe the effects of globalization on new product development.
  - 63.13 Perform break-even analysis to evaluate a marketing plan.
  - 63.14 Calculate bulk prices to per-unit costs.
  - 63.15 Calculate how many years it will take for an investment to double.
  - 63.16 Compare and contrast types of organizational structures for global operations.
  - 63.17 Describe the factors that affect decisions about global organization structure.
  - 63.18 Describe the challenges inherent in maintaining control of international operations.
  - 63.19 Explain the different roles of labor and labor participation in international markets.
  - 63.20 Define ethics and discuss the ethical challenges unique to international businesses.
  - 63.21 Analyze ethical dilemma scenarios and determine the appropriate course of action.
  - 63.22 Describe the causes of unethical behavior by managers.
  - 63.23 Describe actions managers can take to incorporate ethical considerations in decision making.
  - 63.24 Explain how trends in the political environment are changing global competition.
  - 63.25 Explain how changes in the global financial environment affect businesses.
  - 63.26 Describe how firms can prepare to keep pace with global change.
- 64.0 Select careers in international business for career planning. – The student will be able to:
- 64.01 Compare and contrast various career opportunities in international business.
  - 64.02 Describe the educational paths one may take to achieve a position in international business.
  - 64.03 Conduct an effective interview with an individual who works in international business.
  - 64.04 Evaluate personal experience and qualifications for potential employment opportunities.
  - 64.05 Demonstrate understanding of potential employment opportunities.
  - 64.06 Develop a personal educational and career path for careers in international business.
  - 64.07 Demonstrate effective presentation skills.
  - 64.08 Evaluate personal experience and performance in the course.
  - 64.09 Summarize key learning objectives.

2011- 2012

**Florida Department of Education  
Student Performance Standards**

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

**Course Description:**

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

01.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas. – The students will be able to:

- |       |   |         |
|-------|---|---------|
| 01.01 | Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. | CM 1.0  |
| 01.02 | Locate, organize and reference written information from various sources.  | CM 3.0  |
| 01.03 | Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences.   | CM 5.0  |
| 01.04 | Interpret verbal and nonverbal cues/behaviors that enhance communication.   | CM 6.0  |
| 01.05 | Apply active listening skills to obtain and clarify information.  | CM 7.0  |
| 01.06 | Develop and interpret tables and charts to support written and oral communications.   | CM 8.0  |
| 01.07 | Exhibit public relations skills that aid in achieving customer satisfaction.  | CM 10.0 |

02.0 Demonstrate effective customer service skills. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.D.8.2

- |       |   |
|-------|---|
| 02.01 | Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers. |
| 02.02 | Identify and evaluate customer needs.   |
| 02.03 | Respond to client inquiries in a timely matter.   |
| 02.04 | Access and maintain client records.   |
| 02.05 | Provide timely accurate information to meet customer needs.   |
| 02.06 | Utilize available techniques to effectively serve customers.  |
| 02.07 | Utilize a process to assist clients, including difficult customers, with problem resolution.                  |
| 02.08 | Operate within grant of authority to provide service to customers.  |
| 02.09 | Build client relationships  |

03.0 Demonstrate human relations skills necessary for workplace success. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.10.1

- 03.01 Exhibit interest and enthusiasm.
- 03.02 Demonstrate a positive mental attitude.
- 03.03 Demonstrate traits of being industrious and cooperative.
- 03.04 Demonstrate sincerity, patience, courtesy, and tact.
- 03.05 Exhibit punctuality, attendance and dependability.
- 03.06 Willingness to receive and accept feedback and use it constructively.
- 03.07 Demonstrate willingness to assume job responsibilities.
- 03.08 Develop ability to handle difficult customer/co-worker situations.
- 03.09 Develop ability to exhibit friendliness, combined with a professional businesslike approach.
- 03.10 Demonstrate willingness to assume the responsibility for one's actions.
- 03.11 Demonstrate problem solving and critical thinking skills.
- 03.12 Foster teamwork to improve quality of work.
- 03.13 Use group consensus strategies.

04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.2.1, 2.2, 2.9; S.3.1, 3.2, 3.3, 3.8; D.8.1

- 04.01 Apply the following tools to increase work efficiency: word processing, database, spreadsheet programs, presentation programs, web design, email systems, and the Internet.
- 04.02 Utilize computer technology to access, analyze and interpret business information.
- 04.03 Cite Internet-based resources correctly using proper format.
- 04.04 Research industry trends on the Internet.

05.0 Perform general organizational workplace competencies. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.3.5, 10.1; D.7.2

- 05.01 Demonstrate self-motivation and responsibility to complete an assigned task.
- 05.02 Identify problem solving techniques.
- 05.03 Choose appropriate action in situations requiring effective time management.
- 05.04 Apply techniques for organizing and planning time and resources to complete an assigned task.
- 05.05 Apply principles and techniques for being a productive, contributing member of a team.
- 05.06 Communicate effectively with individuals lacking a technical background.
- 05.07 Evaluate detailed technical oral instructions for clarity.
- 05.08 Participate in group discussion as both a member and a leader.
- 05.09 Encourage and build mutual trust, respect, and cooperation among team members.
- 05.10 Assimilate new knowledge into project solutions and decisions.
- 05.11 Employ techniques such as brainstorming to generate ideas and suggestions to achieve a task.

- 05.12 Evaluate alternatives, costs and benefits in determining the best solution.
- 05.13 Identify strategies to improve and maximize productivity in the workplace.
- 06.0 Demonstrate sales and marketing fundamentals. – The student will be able to:
- 06.01 Demonstrate knowledge of services and/or product offered.
- 06.02 Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
- 06.03 Explain the importance of and demonstrate the procedures of cross selling.
- 06.04 Identify the opportunities for cross selling.
- 06.05 Follow effective procedures for closing a sale.
- 06.06 Demonstrate the ability to sell a variety of services and/or products.
- 07.0 Explain the importance of employability and entrepreneurship skills. – The students will be able to:
- 07.01 Identify and demonstrate positive work behaviors needed to be employable. ECD 1.0
- 07.02 Develop personal career plan that includes goals, objectives, and strategies. ECD 2.0
- 07.03 Examine licensing, certification, and industry credentialing requirements. ECD 3.0
- 07.04 Maintain a career portfolio to document knowledge, skills, and experience. ECD 5.0
- 07.05 Evaluate and compare employment opportunities that match career goals. ECD 6.0
- 07.06 Identify and exhibit traits for retaining employment. ECD 7.0
- 07.07 Identify opportunities and research requirements for career advancement. ECD 8.0
- 07.08 Research the benefits of ongoing professional development. ECD 9.0
- 07.09 Examine and describe entrepreneurship opportunities as a career planning option. ECD 10.0
- 08.0 Manage career development. – The student will be able to:
- 08.01 Enhance personal business skills.
- 08.02 Formulate a career plan for post-graduation.
- 08.03 Comply with continuing education needs/requirements.
- 08.04 Attend seminars, workshops, and tradeshow.
- 08.05 Respond to changing business environment.
- 08.06 Identify updated industry information.
- 08.07 Explain the importance of having a written job description.
- 08.08 Pursue industry designations/licensing/degrees.
- 08.09 Assess career plan.
- 08.10 Demonstrate knowledge of how to make job changes appropriately.
- 08.11 Understand employment benefits packages.
- 08.12 Build mentor relationships.
- 08.13 Volunteer in community service organizations.
- 08.14 Network with industry professionals.
- 08.15 Maintain professional contact for future projects.
- 08.16 Identify corporate strategies and policies.
- 08.17 Anticipate future industry trends and identify various industry career paths.
- 09.0 Demonstrate knowledge, skill, and application of information systems to accomplish job objectives and enhance workplace performance. Apply ergonomic principles applicable to the configuration of computer workstations. – The student will be able to:

- 09.01 Develop keyboarding skills to enter and manipulate text and data.
- 09.02 Describe and use current and emerging computer technology and software to perform personal and business related tasks.
- 09.03 Use reference materials such as on-line help, vendor bulletin boards, tutorials, and manuals available for application software.
- 09.04 Demonstrate basic file management skills.
- 09.05 Troubleshoot problems with computer software, hardware, peripherals, and other office equipment.
- 09.06 Select and use standard written business and financial communication formats.

10.0 Use information technology tools. – The students will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.2.1; S.3.1, 3.2; D.2.2

- 10.01 Use Personal Information Management (PIM) applications to increase workplace efficiency. IT 1.0
- 10.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications. IT 2.0
- 10.03 Employ computer operations applications to access, create, manage, integrate, and store information. IT 3.0
- 10.04 Employ collaborative/groupware applications to facilitate group work. IT 4.0

11.0 Develop awareness of management functions and organizational structures as they relate to today's workplace and employer/employee roles. Demonstrate initiative, courtesy, loyalty, honesty, cooperation and punctuality as a team member. – The student will be able to:

- 11.01 Explore, design, implement, and evaluate organizational structures and cultures for managing project teams.
- 11.02 Explore and demonstrate an awareness of current trends in business and the employee's role in maintaining productive business environments in today's global workplace.
- 11.03 Collaborate with individuals and teams to complete tasks and solve business-related problems and demonstrate initiative, courtesy, loyalty, honesty, cooperation, and punctuality as a team member.

12.0 Practice quality performance in the learning environment and the workplace. – The student will be able to:

- 12.01 Assess personal, peer, and group performance and identify and implement strategies for improvement (e.g., organizational skills, note taking/outlining, advance organizers, reasoning skills, problem-solving and decision-making skills).
- 12.02 Develop criteria for assessing products and processes that incorporate effective business practices (e.g., time management, productivity, total quality management).

- 13.0 Incorporate appropriate leadership and supervision techniques, customer service strategies, and standards of personal ethics to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 13.01 Demonstrate an awareness of quality service and the personal and professional standards required to establish an effective service-based culture in the workplace, business, or learning environment.
  - 13.02 Identify, analyze, and implement managerial skills necessary for maintaining a high quality work environment, goals, and strategic planning in business settings.
  - 13.03 Follow accepted rules, regulations, policies, procedures, processes, and workplace safety.
- 14.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring situations in the workplace and to accomplish job objectives and enhance workplace performance. – The student will be able to:
- This standard supports the following Sunshine State Standards: MA.912.A.2.1, 2.13, 10.1,10.2; F.4.5; S.3.1, 3.2
- 14.01 Analyze, interpret, compile and demonstrate the ability to present/communicate data in understandable and measurable terms using common statistical procedures. Use common standards of measurement including the metric system in solving work-related or business problems (e.g., length, weight, currency, time).
  - 14.02 Select and use the correct mathematical processes and tools to solve complex problem settings that are typical of business settings and use formulas when appropriate. Use personal finance and tax software applications to solve business/financial problems.
  - 14.03 Use spreadsheet software to develop basic financial reports.
- 15.0 Demonstrate mathematics knowledge and skills. – The students will be able to: AF 3.0
- 15.01 Demonstrate knowledge of arithmetic operations. AF 3.2
  - 15.02 Analyze and apply data and measurements to solve problems and interpret documents. AF 3.4
  - 15.03 Construct charts/tables/graphs using functions and data. AF 3.5
- 16.0 Demonstrate science knowledge and skills--The students will be able to: AF 4.0
- 16.01 Discuss the role of creativity in constructing scientific questions, methods and explanations. AF 4.1
  - 16.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings. AF 4.3
- 17.0 Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals. – The student will be able to:
- 17.01 Use personal assessment tools to identify personal strengths and weaknesses related to learning and work environments.
  - 17.02 Analyze job and career requirements and relate career interests to opportunities in the global economy.



- 18.0 Incorporate knowledge gained from individual assessment and job/career exploration to design an individual career plan that reflects the transition from school to work, lifelong learning, and personal and professional goals. Experience work-based learning through job shadowing, mentoring, e-coaching, etc. – The student will be able to:
- 18.01 Analyze personal skills and aptitudes in comparison with various business related job and career options.
  - 18.02 Use career resources to develop an information base that reflects local and global business related occupations and opportunities for continuing education and workplace experience in financial careers.
  - 18.03 Design, initiate, refine, and implement a plan to facilitate personal growth and skill development related to anticipated job requirements and career expectations.
  - 18.04 Demonstrate an awareness of specific job requirements and career paths (e.g., requirements, characteristics needed) in business environments.
  - 18.05 Demonstrate an awareness of the potential impact of local and global trends on career plans and life goals.
  - 18.06 Experience work-based learning through volunteerism, job shadowing, mentoring, E-coaching, etc.
- 19.0 Perform office functions and responsibilities to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 19.01 Perform business tasks (e.g., filing and records management, scheduling, reprographics, mail handling, etc.). Demonstrate knowledge of ethical behavior in a business environment (e.g., confidentiality of information, employee right to know, hiring practices, plagiarism, copyright violations, sexual harassment, mission statement, code of ethics, etc.).
  - 19.02 Describe ethical issues and problems associated with computers and information systems.
  - 19.03 Anticipate and provide solutions dealing with business situations involving ethical issues.

2011- 2012

**Florida Department of Education  
Student Performance Standards**

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

**Course Description:**

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

- 20.0 Demonstrate language arts knowledge and skills. – The student will be able to: AF 2.0
- 20.01 Locate, comprehend and evaluate key elements of oral and written information. AF 2.4
  - 20.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary. AF 2.5
  - 20.03 Present information formally and informally for specific purposes and audiences. AF 2.9
- 21.0 Apply communication skills (reading, writing, speaking, listening, and viewing) in a courteous, concise, and correct manner on personal and professional levels. – The student will be able to:
- 21.01 Organize ideas and communicate oral and written messages appropriate to an accounting environment.
  - 21.02 Collaborate with individuals and teams to complete tasks and solve accounting problems.
  - 21.03 Identify, define, and discuss professional accounting terminology appropriate for internal and external communications in an accounting environment.
  - 21.04 Compare and contrast the various forms of business ownership (e.g., sole proprietorships, partnerships, corporations) and other organizational structures (e.g., nonprofit organizations, government agencies). List the advantages and disadvantages of each form of business ownership.
- 22.0 Use technology to enhance the effectiveness of communications in order to accomplish job objectives and enhance workplace performance. – The student will be able to:
- This standard supports the following Sunshine State Standards: MA.912.A.2.13, 10.1, 10.2; S.1.2, 3.2
- 22.01 Gather information, extract key elements, analyze the impact of the data, and develop an appropriate solution.
- 23.0 Develop an awareness of management functions and organizational structures as they relate to today's workplace and employer/employee roles. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.D.7.1, 7.2

- 23.01 Demonstrate an awareness of the roles and responsibilities of employees within the organization of an accounting department.
  - 23.02 Participate as an active team leader and/or team member.
  - 23.03 Compare and contrast the roles and responsibilities of employees within the organization of an accounting department. Roles should include the CFO, controller, accounting manager, accounts payable and receivable coordinator, payroll administrator, bookkeeper and credit and collection manager.
  - 23.04 Perform tasks accurately, completely, and with attention to detail.
  - 23.05 Identify and describe generally accepted accounting principles (GAAP), explain how the application of GAAP impacts the recording of financial transactions, and the preparation of financial statements. Discuss the move to International Financial Reporting Standards (IFRS).
  - 23.06 Develop a working knowledge of individual income tax procedures and requirements to comply with tax laws and regulations.
- 24.0 Practice quality performance in the learning environment and the workplace. – The student will be able to:
- 24.01 Apply appropriate organizational skills to manage time and resources.
  - 24.02 Perform tasks accurately, completely, and with attention to detail a consistent basis.
  - 24.03 Think critically and make informed decisions.
- 25.0 Incorporate appropriate leadership and supervision techniques, customer service strategies, and standards of personal ethics to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 25.01 Project a professional image through appropriate business attire, ethical behavior, personal responsibility, flexibility, and respect for confidentiality.
  - 25.02 Follow accepted rules, regulations, policies, and workplace safety.
- 26.0 Demonstrate mathematics knowledge and skills. – The student will be able to: AF 3.0
- 26.01 Demonstrate knowledge of arithmetic operations. AF 3.2
  - 26.02 Analyze and apply data and measurements to solve problems and interpret documents. AF 3.4
  - 26.03 Construct charts/tables/graphs using functions and data. AF 3.5
- 27.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring situations in the workplace to accomplish job objectives and enhance workplace performance. – The student will be able to:
- This standard supports the following Sunshine State Standards: MA.912.A.1.1, 1.2, 1.4, 1.5, 2.11, 2.12, 2.13
- 27.01 Apply appropriate mathematical processes to accounting applications.
  - 27.02

- 28.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring personal and business situations. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.F.1.1, 1.2, 3.1, 3.2, 3.3, 4.1, 4.2, 4.3, 4.4, 4.5, 4.8, 4.9, 4.10, 4.11; A.3.8, 3.9, 3.10, 3.11, 3.12; G.1.4

- 28.01 Develop an awareness of effective credit management.  
28.02 Prepare and analyze a personal budget.

- 29.0 Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals. – The student will be able to:

29.01 Analyze job and career requirements and relate career interests to opportunities in accounting occupations in the global economy.

- 30.0 Demonstrate human relations/interpersonal skills appropriate for the workplace. – The student will be able to:

30.01 Practice appropriate interpersonal skills working with and for others.

- 31.0 Develop an awareness for accounting work-based learning experiences. – The student will be able to:

- 31.01 Complete a work-based simulation.  
31.02 Discuss the application of accounting principles in an accounting environment.

- 32.0 Apply accounting principles and concepts to the performance of accounting activities. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.1.4, 1.5,1.8, 2.1, 2.2, 2.13, 3.1, 3.2, 3.3, 3.4, 3.5, 5.1, 5.4, 7.9, 8.7,10.1,10.2, 10.3; D.3.1, 3.3, 3.4, 4.1,7.1, 7.2; F.4.2, 4.3, 4.5, 4.11, 4.12; S.3.3; T.5.1, 5.2

- 32.01 Demonstrate an understanding of the application of the full accounting cycle to include preparation of a chart of accounts, use of t accounts, journalizing business transactions, posting of journal entries, preparation of trial balance, journalizing and posting of adjusting entries, journalizing and posting of post closing entries, and preparation of an income statement, statement of owner's equity, and balance sheet.
- 32.02 Prepare bank reconciliations. Demonstrate proficiency in cash control procedures to include bank deposits, electronic fund transfers, all credit and debit transactions, bank reconciliations, proof of cash, and journal entries related to all relating banking activities.
- 32.03 Read and interpret source documents to include invoices, cash receipts, sales slips, credit memos, vendor statements, purchase orders, and packing slips.
- 32.04 Prepare and maintain payroll records to include employee time processing procedures, payroll checks, a payroll register, employee earnings record, employer payroll taxes (to include tax forms) and all associated journal entries.
- 32.05 Analyze transactions for accuracy and prepare appropriate correcting entries.
- 32.06 Develop an awareness of tax forms (e.g. personal, payroll, sales), appropriate to jurisdiction of local, state and federal agencies.

- 32.07 Develop an awareness of internal control systems.
  - 32.08 Apply principles and concepts of the full accounting cycle to corporations and other entities.
  - 32.09 Compare and contrast the cost of merchandise inventory using various inventory evaluation methods (e.g., LIFO, FIFO, weighted average, gross profit).
  - 32.10 Classify and age accounts receivable and accounts payable.
  - 32.11 Analyze financial statement items to make informed business decisions.
  - 32.12 Analyze transactions for accuracy and prepare appropriate correcting entries.
  - 32.13 Compute depreciation expense using straight-line, double-declining balance, specific identification, and sum of the year's digits and record the associated journal entries.
  - 32.14 Develop an awareness of managerial and cost accounting methods.
  - 32.15 Compare and contrast a variety of methods for uncollectible accounts.
- 33.0 Apply accounting principles and concepts using appropriate technology. – The student will be able to:
- 33.01 Discuss the use of technology in an accounting environment.
  - 33.02 Describe the differences between manual and computerized accounting systems. Use spreadsheet and accounting software to maintain accounting records.

2011 - 2012

**Florida Department of Education  
Student Performance Standards**

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

**Course Description:**

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

34.0 Perform critical job skills. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.S.3.2, 3.3

- 34.01 Apply literacy skills in technical reading, computing and calculating.
- 34.02 Perform tasks as outlined in the individualized job performance skills plan.
- 34.03 Maintain relevant employment documents.
- 34.04 Sustain mentoring relationships in the workplace.
- 34.05 Communicate in business settings by listening, writing, speaking and presenting with professional demeanor.
- 34.06 Collaborate, communicate and interact utilizing technology.
- 34.07 Offer alternative suggestions or solutions rather than simply rejecting others ideas.
- 34.08 Contribute to team efforts by fulfilling responsibilities and valuing diversity.
- 34.09 Explore networking opportunities through professional associations.
- 34.10 Exercise proper judgment in decision making.
- 34.11 Adapt to changing organizational environments with flexibility.
- 34.12 Build a portfolio reflecting experiences and skills gained during the internship.

35.0 Display professional work habits. – The student will be able to:

- 35.01 Report as expected, on time, appropriately dressed and groomed and ready to work.
- 35.02 Create a positive professional image through proper introductions, eye contact, and a firm handshake.
- 35.03 Model acceptable work habits and conduct in the workplace as defined by company policy.
- 35.04 Complete and follow through on tasks and take initiative as warranted.
- 35.05 Respond to internal and external customers' needs and concerns.
- 35.06 Practice business etiquette and social sensitivity in face to face interaction, on the telephone and the Internet.
- 35.07 Build bridges between conflicting attitudes and ways of thinking.

36.0 Demonstrate ethical behavior. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.D.7.2

36.01 Compare business activities to professional standards.

36.02 Show empathy, respect and support for others.

36.03 Value confidentiality and privacy.

36.04 Recognize gender and cultural inappropriate behaviors

2011 - 2012

**Florida Department of Education  
Student Performance Standards**

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

**Course Description:**

Managerial Accounting introduces the fundamentals of management accounting, including manufacturing and cost accounting, budgeting, accounting for managerial decision-making, and financial statement analysis. Students learn how to use accounting information for internal decision-making and planning and control. In addition, students examine career opportunities as an accountant and the education, experience, and skills needed to enter and succeed in the accounting profession. Regardless of the career path they choose, this course gives students the financial acumen necessary to make informed personal and business decisions.

37.0 Explain the concepts of managerial accounting. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.D.7.2

- 37.01 Compare and contrast financial accounting with managerial accounting
- 37.02 Explain the purpose of managerial accounting and describe the audience
- 37.03 List the four major areas of managerial accounting and summarize each
- 37.04 Describe how accounting information is used to make business decisions

38.0 Prepare financial statements. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A. 1.1, 1.2,1.4, D.7.2, 8.1

- 38.01 Compare and contrast the components of a manufacturing business income statement and balance sheet with those of a service business.
- 38.02 Demonstrate the ability to analyze an income statement using component percentages.
- 38.03 Demonstrate the ability to analyze a balance sheet using vertical analysis.
- 38.04 Discuss the key components of a cash flow statement.
- 38.05 Demonstrate the ability to prepare and analyze a retained earnings statement.

39.0 Demonstrate understanding of budget planning. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.D.7.2, 8.1

- 39.01 Describe the budgeting process and the purposes and importance of budgeting.
- 39.02 List the sources of budget information.
- 39.03 Describe the interrelationship between budgeting and forecasting.



40.0 Prepare budgeted income statements. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.D.8.1, 8.2, 8.3, 8.4, 8.5

- 40.01 Describe the purpose of an operational plan.
- 40.02 Demonstrate the ability to prepare sales and purchases budget schedules.
- 40.03 Demonstrate the ability to prepare expenses budget schedules.
- 40.04 Demonstrate the ability to prepare budgeted income statements.
- 40.05 Prepare a budget variance report.

41.0 Determine cash budget. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.1.1, 1.4, 2.2; D.8.1, S.3.1, 3.2,

- 41.01 Describe the purpose and importance of a cash budget.
- 41.02 Demonstrate the ability to prepare a cash budget, with schedules of cash receipts and cash payments.
- 41.03 Prepare a performance report.
- 41.04 Analyze a performance report.

42.0 Analyze cost. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912. A.1.1,1.4; D.7.2, 8.1

- 42.01 Compare and contrast total costs and unit costs.
- 42.02 Demonstrate the ability to compute total costs and unit costs.
- 42.03 Compare and contrast fixed costs and variable costs.
- 42.04 Demonstrate the ability to calculate gross profit, contribution margin, and contribution margin per unit.

43.0 Demonstrate knowledge of break-even analysis. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.2.12, 2.13, 3.3

- 43.01 Explain the purpose of break-even analysis.
- 43.02 Explain the break-even point formula.
- 43.03 Demonstrate the ability to calculate the break-even point.
- 43.04 Demonstrate the ability to determine the sales required to earn a planned net income.

44.0 Analyze decisions. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.2.1, 2.2, 2.12, 2.13, 3.1, 3.3; S.3.2

- 44.01 Demonstrate the ability to analyze the effect on profit of changes in cost, sales price, volume, and sales mix.

- 44.02 Demonstrate the ability to perform a cost analysis for a new product.
- 44.03 Evaluate the profitability of a declining product.

45.0 Explain the manufacturing environment. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.D.7.2

- 45.01 Compare and contrast cost accounting in the manufacturing, assembly, and retail industries.
- 45.02 List the cost elements of any finished product.
- 45.03 Describe the elements of manufacturing cost.

46.0 Explain costing systems. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912. A.1.4, 2.12, 2.13, 3.1, 3.4,10.1; D.7.2

- 46.01 Compare and contrast job-order costing and process costing.
- 46.02 Explain the environment appropriate for a process costing system.
- 46.03 Explain the importance of calculating manufacturing costs.
- 46.04 Explain the flow of goods through manufacturing inventory accounts.
- 46.05 Explain the environment appropriate for a job-order costing system.

47.0 Evaluate profitability. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912. A.1.1, 1.4, 1.5, 5.7

- 47.01 List the types of financial ratios and describe the type of information each provides.
- 47.02 Explain how financial ratios are used.
- 47.03 Demonstrate the ability to calculate profitability ratios in a given scenario.
- 47.04 Evaluate profitability ratios in a given scenario.

48.0 Calculate liquidity and debt. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.1.1,1.4, 1.5, 5.7

- 48.01 Demonstrate the ability to calculate liquidity ratios.
- 48.02 Evaluate liquidity ratios in given scenarios.
- 48.03 Demonstrate the ability to calculate debt ratios.
- 48.04 Evaluate debt ratios in given scenarios.

49.0 Calculate asset management ratios. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912. A.1.1, 1.4, 1.5,5.7

- 49.01 Demonstrate the ability to calculate the accounts receivable turnover ratio.
- 49.02 Evaluate accounts receivable turnover ratios in given scenarios.

- 49.03 Demonstrate the ability to calculate the merchandise inventory turnover ratio.
- 49.04 Evaluate merchandise inventory turnover ratios in given scenarios.
- 49.05 Demonstrate the ability to calculate the total asset turnover ratio.
- 49.06 Demonstrate the ability to calculate the fixed asset turnover ratio.

50.0 Assess organizational controls. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.10.1, 10.2

- 50.01 Explain key ways managerial accounting is used to ensure that organizations are operating in the intended manner and are achieving their goals.
- 50.02 Demonstrate the ability to identify business exposures in given scenarios.
- 50.03 Propose solutions to business exposures in given scenarios.

51.0 Demonstrate the ability to work in managerial accounting. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.D.7.2

- 51.01 Compare and contrast various career opportunities in managerial accounting.
- 51.02 Describe the educational paths one may take to attain a position in managerial accounting.
- 51.03 Explain how knowledge of managerial accounting assists managers in decision making.
- 51.04 Demonstrate the ability to conduct an effective interview with an individual who works in managerial accounting.

52.0 Evaluate learning from industry experts. – The student will be able to:

- 52.01 Evaluate personal experience and qualifications for potential employment opportunities in managerial accounting.
- 52.02 Demonstrate understanding of potential employment opportunities in managerial accounting.
- 52.03 Develop a personal educational and career path for careers in managerial accounting.

53.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives. – The students will be able to:

- 53.01 Employ leadership skills to accomplish organizational goals and objectives. LT 1.0
- 53.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks. LT 3.0
- 53.03 Conduct and participate in meetings to accomplish work tasks. LT 4.0
- 53.04 Employ mentoring skills to inspire and teach others. LT 5.0

54.0 Demonstrate personal money-management concepts, procedures, and strategies. – The students will be able to:

This standard supports the following Sunshine State Standards: MA.912.F.1.4, 2.1, 4.1, 4.2, 4.3, 4.4, 4.8, 4.9, 4.10, 4.12, 4.14, 10.1,D.7.2, 8.1,

- 54.01 Identify and describe the services and legal responsibilities of financial

- |       |   |         |
|-------|---|---------|
|       | institutions.   | FL 2.0  |
| 54.02 | Describe the effect of money management on personal and career goals.   | FL 3.0  |
| 54.03 | Develop a personal budget and financial goals.  | FL 3.1  |
| 54.04 | Complete financial instruments for making deposits and withdrawals.   | FL 3.2  |
| 54.05 | Maintain financial records.   | FL 3.3  |
| 54.06 | Read and reconcile financial statements.  | FL 3.4  |
| 54.07 | Research, compare and contrast investment opportunities.  |         |
| 55.0  | <u>Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.</u> – The students will be able to: |         |
|       | This standard supports the following Sunshine State Standards: MA.912.S.3.2   |         |
| 55.01 | Describe the nature and types of business organizations.  | SY 1.0  |
| 55.02 | Explain the effect of key organizational systems on performance and quality.  |         |
| 55.03 | List and describe quality control systems and/or practices common to the workplace.   | SY 2.0  |
| 55.04 | Explain the impact of the global economy on business organizations.   | HE 2.0  |
| 56.0  | <u>Describe the importance of professional ethics and legal responsibilities.</u> – The students will be able to:   |         |
|       | This standard supports the following Sunshine State Standards: MA.912. A.10.4   |         |
| 56.01 | Evaluate and justify decisions based on ethical reasoning.  | ELR 1.0 |
| 56.02 | Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies.                           | ELR1.1  |
| 56.03 | Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace.  | ELR1.2  |
| 56.04 | Interpret and explain written organizational policies and procedures.   | ELR 2.0 |
| 57.0  | <u>Design final course project.</u> – The student will be able to:  |         |
| 57.01 | Demonstrate the ability to give a professional presentation.  |         |
| 57.02 | Evaluate personal experience and performance in the course.   |         |
| 57.03 | Monitor how well s/he was successful in learning about managerial accounting.   |         |
| 57.04 | Summarize key learning across the whole subject of managerial accounting.   |         |

2011 - 2012

**Florida Department of Education  
Student Performance Standards**

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

**Course Description:**

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

58.0 Explain the strategies for competing in a global marketplace. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.2.1, 2.2; S.3.1, 3.2; F.5.2

- 58.01 Define “business strategy”, “universal needs”, and localization.
- 58.02 Explain how firms can profit through global expansion.

59.0 Define the concept of globalization. – The student will be able to:

- 59.01 Define “globalization” and explain how it creates linkages between nations.
- 59.02 Discuss the benefits and detriments of globalization.
- 59.03 Describe how the process of globalization creates opportunities and challenges.

60.0 Compare and contrast country differences. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.1.5, 2.2; F4.13, 4.14, 5.2; D.7.2

- 60.01 Define “culture,” and name and discuss the elements of culture.
- 60.02 Explain how social culture influences values in the workplace.
- 60.03 Describe the risks inherent in cross-cultural business transactions.
- 60.04 Compare and contrast the world’s three dominant economic systems.
- 60.05 Explain what determines nations’ economic development.
- 60.06 Describe the implications of national political, economic, and legal differences on global management practices.

61.0 Explain the applications of international trade investment. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.1.5, 2.2, 3.15; D.4.1; F. 4.14, 5.1

- 61.01 Explain how and why countries trade with each other.

- 61.02 Describe the pros and cons of international trade to all nations.
- 61.03 Compare and contrast international trade and international investment.
- 61.04 Discuss the decision process involved in international investment.
- 61.05 Explain how countries measure international activity.
- 61.06 Describe the causes and effects of economic crises as reflected in the balance of payments.

62.0 Demonstrate applications in international finance. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.1.5, F.4.13

- 62.01 Explain the role played by the World Bank and the international monetary fund in the international monetary system.
- 62.02 Describe the differences between fixed and floating exchange rate systems.
- 62.03 Describe the world's exchange rate regimes and why countries adopt them.
- 62.04 Explain the implications of the global monetary system for business strategy.
- 62.05 Define exchange rates and explain how currencies are traded.
- 62.06 Describe the functions of the foreign exchange market.
- 62.07 Explain the role played by forward exchange rates in ensuring against foreign exchange risk.
- 62.08 Explain how currency exchange rates are determined.
- 62.09 Define translation, transaction, and economic exposures, and describe how managers can protect against each one.

63.0 Explain the strategies for competing in a global marketplace. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912. A.1.1, 1.4, 1.5, 2.1, 2.2, 2.13, 3.13,3.15, 5.7; 6.3, 6.4, 8.3; 8.5, 8.7; 10.4, D.1.1, 7.2; F.1.1, 1.2, 4.13, 5.2; S.3.1, 3.2

- 63.01 Define “business strategy”, “universal needs,” and “localization”
- 63.02 Explain how firms can profit through global expansion.
- 63.03 Explain how pressures for cost reductions and local responsiveness influence business strategy.
- 63.04 Describe different strategies for competing globally and discuss their pros and cons.
- 63.05 Evaluate the pros and cons of using strategic alliances to support global strategies.
- 63.06 Describe the decision-making process for foreign expansion.
- 63.07 Compare and contrast modes of entry into foreign markets.
- 63.08 Evaluate the pros and cons of acquisition as an entry strategy.
- 63.09 Describe ways to improve export performance.
- 63.10 Identify available sources of assistance to exporters.
- 63.11 Discuss reasons to vary product attributes, distribution strategy, advertising and promotion, and pricing by country.
- 63.12 Describe the effects of globalization on new product development.
- 63.13 Perform break-even analysis to evaluate a marketing plan.
- 63.14 Calculate bulk prices to per-unit costs.
- 63.15 Calculate how many years it will take for an investment to double.
- 63.16 Compare and contrast types of organizational structures for global operations.

- 63.17 Describe the factors that affect decisions about global organization structure.
- 63.18 Describe the challenges inherent in maintaining control of international operations.
- 63.19 Explain the different roles of labor and labor participation in international markets.
- 63.20 Define ethics and discuss the ethical challenges unique to international businesses.
- 63.21 Analyze ethical dilemma scenarios and determine the appropriate course of action.
- 63.22 Describe the causes of unethical behavior by managers.
- 63.23 Describe actions managers can take to incorporate ethical considerations in decision making.
- 63.24 Explain how trends in the political environment are changing global competition.
- 63.25 Explain how changes in the global financial environment affect businesses.
- 63.26 Describe how firms can prepare to keep pace with global change.

64.0 Select careers in international business for career planning. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.2.2, 3.1, 3.2; D.7.2

- 64.01 Compare and contrast various career opportunities in international business.
- 64.02 Describe the educational paths one may take to achieve a position in international business.
- 64.03 Conduct an effective interview with an individual who works in international business.
- 64.04 Evaluate personal experience and qualifications for potential employment opportunities.
- 64.05 Demonstrate understanding of potential employment opportunities.
- 64.06 Develop a personal educational and career path for careers in international business.
- 64.07 Demonstrate effective presentation skills.
- 64.08 Evaluate personal experience and performance in the course.
- 64.09 Summarize key learning objectives.

2011- 2012

**Florida Department of Education  
Curriculum Framework**

**Program Title:** Finance  
**Program Type:** Career Preparatory  
**Career Cluster:** Finance  
**Components:** Core, One Program, 4 Occupational Completion Points

	<b>Secondary</b>	<b>PSAV</b>
Program Number	8815100	M804011
CIP Number	0208040110	0208040110
Grade Level	9-12, 30, 31	30, 31
Standard Length	5 Credits	750 Hours
Teacher Certification	BANK FINC @7 G TEACH CDE @7 DIST ED @7 BUS ED 1 @2 MKTG 1 @2 MKTG MGMT @7 G	BANK FINC @7 G TEACH CDE @7 DIST ED @7 BUS ED 1 @2 MKTG 1 @2 MKTG MGMT @7 G
	AP Micro AP Macro	
CTSO	DECA	College DECA -Delta Epsilon Chi
SOC Codes (all applicable)	43-3021.02 43-4041.02 43-4041 43-4011	43-3021.02 43-4041.02 43-4041 43-4011
Facility Code	N/A - <a href="http://www.fldoe.org/edfacil/sref.asp">http://www.fldoe.org/edfacil/sref.asp</a> (State Requirements for Educational Facilities)	
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>	
Perkins Technical Skill Attainment Inventory	<a href="http://www.fldoe.org/workforce/perkins/perkins_resources.asp">http://www.fldoe.org/workforce/perkins/perkins_resources.asp</a>	
Industry Certifications	<a href="http://www.fldoe.org/workforce/fcpea/default.asp">http://www.fldoe.org/workforce/fcpea/default.asp</a>	
Basic Skills Level	N/A	Mathematics: 9 Language: 9 Reading: 9

### Purpose

The purpose of this program is to prepare students for employment in the financial industry. This program is divided into two pathways, this program Personal Finance and Global Finance



(8515100/F100110). A student would complete the Finance Core then proceed into one of two pathways.

This pathway leads to a concentration in Personal Finance. Possible entry level job include: cashier service clerk, inventory service clerk, customer service representative, loan interview clerk, loan processing clerk, credit clerk, credit assessment assistant, financial advisor assistant. This program also provides supplemental training for persons previously or currently employed in the financial industry. This program focuses on broad, transferable skills and stresses understanding and demonstration of the following elements of the financial industry: planning; management; finance; economics; technical and production skills; underlying principles of technology; labor issues; community issues and health, safety, and environmental issues; risk management liability; and health, life, and disability insurance.

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

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

### Program Structure

This program is a planned sequence of instruction consisting of the Finance Core and continuation in Personal Finance.

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

The following table illustrates the **PSAV** program structure for the **Personal Finance Path**:

OCP	Course Number	Course Title	Course Length	SOC Code
A	BRC0090	Finance and Business Technology (or Intro to Information and Technology)	150 Hours	43-3021.02
B	BRC0091	Accounting Applications I (no substitutions)	150 Hours	43-4041.02
C	BRC0094 BRC0945	Financial Operations Financial Internship	150 Hours 150 Hours	43-4041
D	BRC0093	Personal Financial Planning	150 Hours	43-4011

The following table illustrates the **Secondary** program structure for **Personal Financial Planning**:

OCP	Course Number	Course Title	Length	SOC Code	Level
A	8815150	Finance and Business Technology (or Introduction to Information and Technology)	1 Credit	43-3021	2
B	8203310	Accounting Applications I (no substitutions)	1 Credit	43-4041.02	2
C	8815110	Financial Operations <b>OR</b>	1 Credit	43-4041	3
	2102360	AP Microeconomics <b>AND</b>	.5 Credit		3
	2102370	AP Macroeconomics (AP Courses require appropriate certification)	.5 Credit		3
	8815130	Financial Internship <b>OR</b>	1 Credit	2	
	8800410	Marketing OJT	1 Credit	2	
D	8815120	Personal Financial Planning	1 Credit	43-4011	3

### **Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

### **Special Notes**

#### **Career and Technical Student Organization (CTSO)**

DECA (Secondary)/College DECA-Delta Epsilon Chi (Postsecondary) is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

#### **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 program-specific OJT framework apply.

#### **Essential Skills**

Essential skills identified by the Division of Career and Adult Education have been integrated into the standards and benchmarks of this program. These skills represent the general knowledge and skills considered by industry to be essential for success in careers across all career clusters. Students preparing for a career served by this program at any level should be able to demonstrate these skills in the context of this program. A complete list of Essential Skills and links to instructional resources in support of these Essential Skills are published on the CTE

Essential Skills page of the FL-DOE website  
([http://www.fldoe.org/workforce/dwdframe/essential\\_skills.asp](http://www.fldoe.org/workforce/dwdframe/essential_skills.asp)).

### **Basic Skills (if applicable)**

In PSAV programs offered for 450 hours or more, in accordance with Rule 6A-10.040, F.A.C., the minimum basic skills grade levels required for postsecondary adult career and technical students to complete this program are: Mathematics 9 Language 9 and Reading 9. These grade level numbers correspond to a grade equivalent score obtained on a state designated basic skills examination. Students may be exempt from meeting the Basic Skills requirements by earning an eligible industry certification. See the Basic Skills Exemption List document for a list of eligible industry certifications [www.fldoe.org/workforce/dwdframe/rtf/basic-skills.rtf](http://www.fldoe.org/workforce/dwdframe/rtf/basic-skills.rtf).

Adult students with disabilities, as defined in Section 1004.02(7), Florida Statutes, may be exempted from meeting the Basic Skills requirements (Rule 6A-10.040). Students served in exceptional student education (except gifted) as defined in s. 1003.01(3)(a), F.S., may also be exempted from meeting the Basic Skills requirement. Each school district and Florida College must adopt a policy addressing procedures for exempting eligible students with disabilities from the Basic Skills requirement as permitted in Section 1004.91(3), F.S.

Students who possess a college degree at the Associate of Applied Science level or higher; who have completed or are exempt from the college entry-level examination pursuant to Section 1008.29, F.S.; or who have passed a state, national, or industry licensure exam are exempt from meeting the Basic Skills requirement (Rule 6A-10.040, F.A.C.)

### **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

In addition to accommodations, some secondary students with disabilities (ESE) will need modifications to meet their special 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 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 Occupational Completion Point (OCP) or a Modified Occupational Completion Point (MOCP). 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 an OCP/MOCP. The student should work on different competencies and new applications of competencies each year toward completion of

the OCP(s)/MOCP. 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).

### **Articulation**

The PSAV component of this program has no statewide articulation agreement approved by the Articulation Coordinating Committee. However, this does not preclude the awarding of credits by any college through local agreements.

For details on statewide articulation agreements which correlate to programs and industry certifications, refer to [www.fldoe.org/workforce/dwdframe/artic\\_frame.asp](http://www.fldoe.org/workforce/dwdframe/artic_frame.asp)

### **Bright Futures/Gold Seal Scholarship**

Course substitutions as defined in the Comprehensive Course Table for this program area may be used to qualify a student for Florida's Gold Seal Vocational Scholarship, providing all other eligibility requirements are met. Eligibility requirements are available online at [www.osfaffelp.org/bfiehs/fnbpcm02\\_CCTMain.aspx](http://www.osfaffelp.org/bfiehs/fnbpcm02_CCTMain.aspx).

### **Fine Arts/Practical Arts Credit**

Many courses in CTE programs meet the Fine Arts/Practical Arts credit for high school graduation. For additional information refer to [www.fldoe.org/schools/pdf/ListPracticalArtsCourses.pdf](http://www.fldoe.org/schools/pdf/ListPracticalArtsCourses.pdf).

### **Standards**

After successfully completing the appropriate course(s) for each occupational completion point of this program, the student will be able to perform the following:

- 01.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas--.
- 02.0 Demonstrate effective customer service skills.
- 03.0 Demonstrate human relations skills necessary for workplace success.
- 04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions.
- 05.0 Perform general organizational workplace competencies.
- 06.0 Demonstrate sales and marketing fundamentals.
- 07.0 Explain the importance of employability and entrepreneurship skills.
- 08.0 Manage career development.
- 09.0 Demonstrate knowledge, skill, and application of information systems to accomplish job objectives and enhance workplace performance. Apply ergonomic principles applicable to the configuration of computer workstations.
- 10.0 Use information technology tools.
- 11.0 Develop awareness of management functions and organizational structures as they relate to today's workplace and employer/employee roles. Demonstrate initiative, courtesy, loyalty, honesty, cooperation and punctuality as a team member.
- 12.0 Practice quality performance in the learning environment and the workplace.

- 13.0 Incorporate appropriate leadership and supervision techniques, customer service strategies, and standards of personal ethics to accomplish job objectives and enhance workplace performance.
- 14.0 Describe the importance of professional ethics and legal responsibilities.
- 15.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring situations in the workplace and to accomplish job objectives and enhance workplace performance.
- 16.0 Demonstrate mathematics knowledge and skills.
- 17.0 Demonstrate science knowledge and skills.
- 18.0 Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals.
- 19.0 Incorporate knowledge gained from individual assessment and job/career exploration to design an individual career plan that reflects the transition from school to work, lifelong learning, and personal and professional goals. Experience work-based learning through job shadowing, mentoring, e-coaching, etc.
- 20.0 Perform office functions and responsibilities to accomplish job objectives and enhance workplace performance.
- 21.0 Demonstrate language arts knowledge and skills.
- 22.0 Apply communication skills (reading, writing, speaking, listening, and viewing) in a courteous, concise, and correct manner on personal and professional levels.
- 23.0 Use technology to enhance the effectiveness of communications in order to accomplish job objectives, increase productivity and enhance workplace performance.
- 24.0 Develop an awareness of management functions and organizational structures as they relate to today's workplace and employer/employee roles.
- 25.0 Practice quality performance in the learning environment and the workplace.
- 26.0 Incorporate appropriate leadership and supervision techniques, customer service strategies, and standards of personal ethics to accomplish job objectives and enhance workplace performance.
- 27.0 Demonstrate mathematics knowledge and skills.
- 28.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring situations in the workplace to accomplish job objectives and enhance workplace performance.
- 29.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring personal and business situations.
- 30.0 Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals.
- 31.0 Demonstrate human relations/interpersonal skills appropriate for the workplace.
- 32.0 Develop an awareness for accounting work-based learning experiences.
- 33.0 Apply accounting principles and concepts to the performance of accounting activities.
- 34.0 Apply accounting principles and concepts using appropriate technology.
- 35.0 Compare the differences between the various economic systems.
- 36.0 Explain the nature of American capitalism through its various concepts.
- 37.0 Explain the profit motive in our economic system.
- 38.0 Demonstrate by examples capital markets and the role securities have within these markets.
- 39.0 Develop skill in interpreting the financial section of the daily newspaper.
- 40.0 Demonstrate an understanding of the different types of business organization.
- 41.0 Outline the role the Federal Reserve System plays in our money, credit, and banking processes.
- 42.0 Summarize how economic growth and stability impact the business cycle.
- 43.0 State the banking concept as used in America.

- 44.0 Outline the historical transition the banking system in America has taken from its early years to its current position.
- 45.0 Define banking operations.
- 46.0 Analyze the types of investments used by banks.
- 47.0 Evaluate the effectiveness of bank regulation and examination.
- 48.0 Identify terminology unique to the finance and finance-related industries.
- 49.0 Describe the role of consumer credit in today's society.
- 50.0 Identify the principles of saving and borrowing.
- 51.0 Identify career opportunities available in the consumer credit field.
- 52.0 Describe consumer credit products.
- 53.0 Define risk and consumer lending.
- 54.0 Outline the procedures utilized in processing a credit application.
- 55.0 Demonstrate the procedures utilized in gathering credit information.
- 56.0 Outline the procedures used in evaluating a loan.
- 57.0 Identify the documents and procedures utilized in closing a loan.
- 58.0 Outline the methods utilized in servicing a loan.
- 59.0 Evaluate the role automation plays in the buying and selling of securities.
- 60.0 Identify the laws and regulations for consumer protection.
- 61.0 Summarize global banking functions.
- 62.0 Define global trade.
- 63.0 Perform critical job skills.
- 64.0 Display professional work habits.
- 65.0 Demonstrate ethical behavior.
- 66.0 Identify and apply the processes used in personal financial planning.
- 67.0 Describe the role of a financial planner.
- 68.0 Outline the components of a financial plan.
- 69.0 Define the concept of risk management and insurance products.
- 70.0 Outline investment opportunities available in today's financial market.
- 71.0 Identify retirement planning strategies.
- 72.0 Identify estate planning strategies.
- 73.0 Select a financial industry career for research.
- 74.0 Generate a comprehensive financial plan.
- 75.0 Understand the six elements of contracts and distinguish between the different types of contracts.
- 76.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
- 77.0 Demonstrate personal money-management concepts, procedures, and strategies.
- 78.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.

2011- 2012

**Florida Department of Education  
Student Performance Standards**

**Program Title: Finance**  
**PSAV Number: M804011**

**Course Number: BRC0090**  
**Occupational Completion Point: A**  
**Billing and Posting Clerk – 150 Hours – SOC Code 43-3021**

01.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas. – The students will be able to:

- |       |   |         |
|-------|---|---------|
| 01.01 | Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. | CM 1.0  |
| 01.02 | Locate, organize and reference written information from various sources.  | CM 3.0  |
| 01.03 | Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences.   | CM 5.0  |
| 01.04 | Interpret verbal and nonverbal cues/behaviors that enhance communication.   | CM 6.0  |
| 01.05 | Apply active listening skills to obtain and clarify information.  | CM 7.0  |
| 01.06 | Develop and interpret tables and charts to support written and oral communications.   | CM 8.0  |
| 01.07 | Exhibit public relations skills that aid in achieving customer satisfaction.  | CM 10.0 |

02.0 Demonstrate effective customer service skills. – The student will be able to:

- |       |   |
|-------|---|
| 02.01 | Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers. |
| 02.02 | Identify and evaluate customer needs.   |
| 02.03 | Respond to client inquiries in a timely matter.   |
| 02.04 | Access and maintain client records.   |
| 02.05 | Provide timely accurate information to meet customer needs.   |
| 02.06 | Utilize available techniques to effectively serve customers.  |
| 02.07 | Utilize a process to assist clients, including difficult customers, with problem resolution.                  |
| 02.08 | Operate within grant of authority to provide service to customers.  |
| 02.09 | Build client relationships  |

03.0 Demonstrate human relations skills necessary for workplace success. – The student will be able to:

- |       |   |
|-------|---|
| 03.01 | Exhibit interest and enthusiasm.                                      |
| 03.02 | Demonstrate a positive mental attitude.                               |
| 03.03 | Demonstrate traits of being industrious and cooperative.              |
| 03.04 | Demonstrate sincerity, patience, courtesy, and tact.                  |
| 03.05 | Exhibit punctuality, attendance and dependability.                    |
| 03.06 | Willingness to receive and accept feedback and use it constructively. |
| 03.07 | Demonstrate willingness to assume job responsibilities.               |
| 03.08 | Develop ability to handle difficult customer/co-worker situations.    |

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



- |       |  |          |
|-------|--|----------|
| 07.01 | Identify and demonstrate positive work behaviors needed to be employable.        | ECD 1.0  |
| 07.02 | Develop personal career plan that includes goals, objectives, and strategies.    | ECD 2.0  |
| 07.03 | Examine licensing, certification, and industry credentialing requirements.       | ECD 3.0  |
| 07.04 | Maintain a career portfolio to document knowledge, skills, and experience.       | ECD 5.0  |
| 07.05 | Evaluate and compare employment opportunities that match career goals.           | ECD 6.0  |
| 07.06 | Identify and exhibit traits for retaining employment.                            | ECD 7.0  |
| 07.07 | Identify opportunities and research requirements for career advancement.         | ECD 8.0  |
| 07.08 | Research the benefits of ongoing professional development.                       | ECD 9.0  |
| 07.09 | Examine and describe entrepreneurship opportunities as a career planning option. | ECD 10.0 |
- 08.0 Manage career development. – The student will be able to:
- 08.01 Enhance personal business skills.
  - 08.02 Formulate a career plan for post-graduation.
  - 08.03 Comply with continuing education needs/requirements.
  - 08.04 Attend seminars, workshops, and tradeshow.
  - 08.05 Respond to changing business environment.
  - 08.06 Identify updated industry information.
  - 08.07 Explain the importance of having a written job description.
  - 08.08 Pursue industry designations/licensing/degrees.
  - 08.09 Assess career plan.
  - 08.10 Demonstrate knowledge of how to make job changes appropriately.
  - 08.11 Understand employment benefits packages.
  - 08.12 Build mentor relationships.
  - 08.13 Volunteer in community service organizations.
  - 08.14 Network with industry professionals.
  - 08.15 Maintain professional contact for future projects.
  - 08.16 Identify corporate strategies and policies.
  - 08.17 Anticipate future industry trends and identify various industry career paths.
- 09.0 Demonstrate knowledge, skill, and application of information systems to accomplish job objectives and enhance workplace performance. Apply ergonomic principles applicable to the configuration of computer workstations. – The student will be able to:
- 09.01 Develop keyboarding skills to enter and manipulate text and data.
  - 09.02 Describe and use current and emerging computer technology and software to perform personal and business related tasks.
  - 09.03 Use reference materials such as on-line help, vendor bulletin boards, tutorials, and manuals available for application software.
  - 09.04 Demonstrate basic file management skills.
  - 09.05 Troubleshoot problems with computer software, hardware, peripherals, and other office equipment.
  - 09.06 Select and use standard written business and financial communication formats.
- 10.0 Use information technology tools. – The students will be able to:
- 10.01 Use Personal Information Management (PIM) applications to increase workplace efficiency.
  - 10.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar,

- contacts, email, and internet applications. IT 2.0
- 10.03 Employ computer operations applications to access, create, manage, integrate, and store information. IT 3.0
- 10.04 Employ collaborative/groupware applications to facilitate group work. IT 4.0
- 11.0 Develop awareness of management functions and organizational structures as they relate to today's workplace and employer/employee roles. Demonstrate initiative, courtesy, loyalty, honesty, cooperation and punctuality as a team member. – The student will be able to:
- 11.01 Explore, design, implement, and evaluate organizational structures and cultures for managing project teams.
- 11.02 Explore and demonstrate an awareness of current trends in business and the employee's role in maintaining productive business environments in today's global workplace.
- 11.03 Collaborate with individuals and teams to complete tasks and solve business-related problems and demonstrate initiative, courtesy, loyalty, honesty, cooperation, and punctuality as a team member.
- 12.0 Practice quality performance in the learning environment and the workplace. – The student will be able to:
- 12.01 Assess personal, peer, and group performance and identify and implement strategies for improvement (e.g., organizational skills, note taking/outlining, advance organizers, reasoning skills, problem-solving and decision-making skills).
- 12.02 Develop criteria for assessing products and processes that incorporate effective business practices (e.g., time management, productivity, total quality management).
- 13.0 Incorporate appropriate leadership and supervision techniques, customer service strategies, and standards of personal ethics to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 13.01 Demonstrate an awareness of quality service and the personal and professional standards required to establish an effective service-based culture in the workplace, business, or learning environment.
- 13.02 Identify, analyze, and implement managerial skills necessary for maintaining a high quality work environment, goals, and strategic planning in business settings.
- 13.03 Follow accepted rules, regulations, policies, procedures, processes, and workplace safety.
- 14.0 Describe the importance of professional ethics and legal responsibilities. – The students will be able to:
- 14.01 Evaluate and justify decisions based on ethical reasoning. ELR 1.0
- 14.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies. ELR 1.1
- 14.03 Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace. ELR 1.2
- 14.04 Interpret and explain written organizational policies and procedures. ELR 2.0

- 15.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring situations in the workplace and to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 15.01 Analyze, interpret, compile and demonstrate the ability to present/communicate data in understandable and measurable terms using common statistical procedures. Use common standards of measurement including the metric system in solving work-related or business problems (e.g., length, weight, currency, time).
  - 15.02 Select and use the correct mathematical processes and tools to solve complex problem settings that are typical of business settings and use formulas when appropriate. Use personal finance and tax software applications to solve business/financial problems.
  - 15.03 Use spreadsheet software to develop basic financial reports.
- 16.0 Demonstrate mathematics knowledge and skills. – The students will be able to: AF 3.0
- 16.01 Demonstrate knowledge of arithmetic operations. AF 3.2
  - 16.02 Analyze and apply data and measurements to solve problems and interpret documents. AF 3.4
  - 16.03 Construct charts/tables/graphs using functions and data. AF 3.5
- 17.0 Demonstrate science knowledge and skills. – The students will be able to: AF4.0
- 17.01 Discuss the role of creativity in constructing scientific questions, methods and explanations. AF 4.1
  - 17.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings. AF 4.3
- 18.0 Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals. – The student will be able to:
- 18.01 Use personal assessment tools to identify personal strengths and weaknesses related to learning and work environments.
  - 18.02 Analyze job and career requirements and relate career interests to opportunities in the global economy.
- 19.0 Incorporate knowledge gained from individual assessment and job/career exploration to design an individual career plan that reflects the transition from school to work, lifelong learning, and personal and professional goals. Experience work-based learning through job shadowing, mentoring, e-coaching, etc. – The student will be able to:
- 19.01 Analyze personal skills and aptitudes in comparison with various business related job and career options.
  - 19.02 Use career resources to develop an information base that reflects local and global business related occupations and opportunities for continuing education and workplace experience in financial careers.
  - 19.03 Design, initiate, refine, and implement a plan to facilitate personal growth and skill development related to anticipated job requirements and career expectations.

- 19.04 Demonstrate an awareness of specific job requirements and career paths (e.g., requirements, characteristics needed) in business environments.
  - 19.05 Demonstrate an awareness of the potential impact of local and global trends on career plans and life goals.
  - 19.06 Experience work-based learning through volunteerism, job shadowing, mentoring, E-coaching, etc.
- 20.0 Perform office functions and responsibilities to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 20.01 Perform business tasks (e.g., filing and records management, scheduling, reprographics, mail handling, etc.). Demonstrate knowledge of ethical behavior in a business environment (e.g., confidentiality of information, employee right to know, hiring practices, plagiarism, copyright violations, sexual harassment, mission statement, code of ethics, etc.).
  - 20.02 Describe ethical issues and problems associated with computers and information systems.
  - 20.03 Anticipate and provide solutions dealing with business situations involving ethical issues.

Or

**Introduction to Information Technology competencies:**

- 01.0 Demonstrate knowledge, skill, and application of information systems to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 01.01 Develop keyboarding skills to enter and manipulate text and data.
  - 01.02 Describe and use current and emerging computer technology and software to perform personal and business related tasks.
  - 01.03 Identify and describe communications and networking systems used in workplace environments.
  - 01.04 Use reference materials such as on-line help, vendor bulletin boards, tutorials, and manuals available for application software.
  - 01.05 Troubleshoot problems with computer hardware peripherals and other office equipment.
  - 01.06 Describe ethical issues and problems associated with computers and information systems.
- 02.0 Demonstrate comprehension and communication skills. – The student will be able to:
- 02.01 Use listening, speaking, telecommunication and nonverbal skills and strategies to communicate effectively with supervisors, co-workers, and customers.
  - 02.02 Use professional business vocabulary appropriate for information technology environments.
  - 02.03 Organize ideas and communicate oral and written messages appropriate for information technology environments.
  - 02.04 Collaborate with individuals and teams to complete tasks and solve information technology problems.

- 02.05 Identify, define, and discuss professional information technology terminology appropriate for internal and external communications in an information technology environment.
  - 02.06 Apply the writing process to the creation of appropriate documents following designated business formats.
  - 02.07 Demonstrate an awareness of project management concepts and tools (e.g., timelines, deadlines, resource allocation, time management, delegation of tasks, collaboration, etc.).
- 03.0 Use technology to enhance the effectiveness of communication skills. – The student will be able to:
- 03.01 Use database, spreadsheet, and presentation software, scheduling, and integrated software packages to enhance communication.
  - 03.02 Respond to and utilize information derived from multiple sources (e.g., written documents, instructions, e-mail, voice mail) to solve business problems and complete business tasks.
- 04.0 Develop an awareness of management functions and organizational structures as they relate to today's workplace and employer/ employee roles. – The student will be able to:
- 04.01 Explore, design, implement, and evaluate organizational structures and cultures.
  - 04.02 Explore and demonstrate an awareness of current trends in business and the employee's role in maintaining productive business environments in today's global workplace.
  - 04.03 Collaborate with individuals and teams to complete tasks and solve business-related problems and demonstrate initiative, courtesy, loyalty, honesty, cooperation, and punctuality as a team member.
- 05.0 Practice quality performance in the learning environment and the workplace. – The student will be able to:
- 05.01 Assess personal, peer and group performance and identify and implement strategies for improvement (e.g., organizational skills, note taking/outlining, advance organizers, reasoning skills, problem-solving skills, and decision-making skills).
  - 05.02 Develop criteria for assessing products and processes that incorporate effective business practices (e.g., time management, productivity, total quality management).
- 06.0 Incorporate appropriate leadership and supervision techniques, customer service strategies, and standards of personal ethics to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 06.01 Demonstrate awareness of the following workplace essentials: Quality customer service; business ethics; confidentiality of information; copyright violations; accepted workplace rules, regulations, policies, procedures, processes, and workplace safety, and appropriate attire and grooming.

- 07.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring situations in the workplace to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 07.01 Analyze, interpret, compile, and demonstrate the ability to present/communicate data in understandable and measurable terms using common statistical procedures.
  - 07.02 Use common standards of measurement including the metric system in solving work-related or business problems (e.g., length, weight, currency, time).
  - 07.03 Select and use the correct mathematical processes and tools to solve complex problem situations that are typical of business settings and use formulas when appropriate.
- 08.0 Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals. – The student will be able to:
- 08.01 Use personal assessment tools to identify personal strengths and weaknesses related to learning and work environments.
  - 08.02 Analyze job and career requirements and relate career interests to opportunities in the global economy.
- 09.0 Incorporate knowledge gained from individual assessment and job/career exploration to design an individual career plan that reflects the transition from school to work, lifelong learning, and personal and professional goals. – The student will be able to:
- 09.01 Research, compare, and contrast information technology career clusters (e.g., characteristics needed, skills required, education required, industry certifications, advantages and disadvantages of information technology careers, the need for information technology workers, etc.).
  - 09.02 Describe the variety of occupations and professions within the world of information technology including those where information technology is either in a primary focus or in a supportive role.
  - 09.03 Describe job requirements for the variety of occupations and professions within the global world of information technology.
  - 09.04 Analyze personal skills and aptitudes in comparison with information technology career opportunities.
  - 09.05 Refine and implement a plan to facilitate personal growth and skill development related to information technology career opportunities.
  - 09.06 Develop and maintain an electronic career portfolio, to include, but not limited to the Resume and Letter of Application.
- 10.0 Demonstrate human relations/interpersonal skills appropriate for the workplace. – The student will be able to:
- 10.01 Accept constructive criticism.
  - 10.02 Demonstrate personal and interpersonal skills appropriate for the workplace (e.g., responsibility, dependability, punctuality, integrity, positive attitude, initiative, respect for self and others, professional dress, etc.).
- 11.0 Participate in work-based learning experiences. – The student will be able to:

- 11.01 Participate in work-based learning experiences in an information technology environment.
- 11.02 Discuss the use of technology in an information technology environment.
- 12.0 Perform e-mail activities. – The student will be able to:
  - 12.01 Describe e-mail capabilities and functions.
  - 12.02 Identify components of an e-mail message.
  - 12.03 Identify the components of an e-mail address.
  - 12.04 Identify when to use different e-mail options.
  - 12.05 Attach a file to an e-mail message.
  - 12.06 Forward an e-mail message.
  - 12.07 Use an address book.
  - 12.08 Reply to an e-mail message.
  - 12.09 Use the Internet to perform e-mail activities.
  - 12.10 Identify the appropriate use of e-mail and demonstrate related e-mail etiquette.
  - 12.11 Identify when to include information from an original e-mail message in a response.
  - 12.12 Identify common problems associated with widespread use of e-mail.
- 13.0 Demonstrate knowledge of different operating systems. – The student will be able to:
  - 13.01 Identify operating system file naming conventions.
  - 13.02 Demonstrate proficiency with file management and structure (e.g., folder creation, file creation, backup, copy, delete, open, save).
  - 13.03 Demonstrate a working knowledge of standard file formats.
  - 13.04 Explain the history and purpose of various operating systems (e.g., DOS, Windows, Mac, and Unix/Linux).
- 14.0 Demonstrate proficiency navigating the internet, intranet, and the WWW. – The student will be able to:
  - 14.01 Identify and describe Web terminology.
  - 14.02 Demonstrate proficiency in using the basic features of GUI browsers (e.g., setting bookmarks, basic configurations, e-mail configurations, address book).
  - 14.03 Define Universal Resource Locators (URLs) and associated protocols (e.g., .com, .org, .edu, .gov, .net, .mil).
  - 14.04 Describe and observe Internet/Intranet ethics and copyright laws and regulatory control.
  - 14.05 Trace the evolution of the Internet from its inception to the present and into the future.
  - 14.06 Demonstrate proficiency using search engines (e.g., Yahoo!, Google, Northern Light, Lycos, Excite, etc.).
  - 14.07 Demonstrate proficiency using various web tools (e.g., downloading of files, transfer of files, telnet, pdf, etc.).
  - 14.08 Identify effective Boolean search strategies.
- 15.0 Demonstrate proficiency using HTML commands. – The student will be able to:
  - 15.01 Identify elements of a Web page.

- 15.02 Describe individual Web page layouts and content (e.g., writing for the Web, Web structure).
  - 15.03 Define basic HTML terminology.
  - 15.04 Analyze HTML source code developed by others.
  - 15.05 Create Web pages using basic HTML tags (e.g., links, lists, character styles, text alignment, and tables).
  - 15.06 Use storyboarding techniques for subsequent Web pages (e.g., linear, hierarchical).
  - 15.07 Edit and test HTML documents for accuracy and validity.
  - 15.08 Use basic functions of WYSIWYG editors.
  - 15.09 Use basic functions of HTML, DHTML, and XML editors and converters.
  - 15.10 Enhance web pages through the addition of images and graphics including animation.
- 16.0 Demonstrate proficiency in page design applicable to the WWW. – The student will be able to:
- 16.01 Develop an awareness of acceptable Web page design, including index pages in relation to the rest of the Web site.
  - 16.02 Describe and apply color theory as it applies to Web page design (e.g., background and text color).
  - 16.03 Access and digitize graphics through various resources (e.g., scanner, digital cameras, on-line graphics, clipart, CD-ROMs).
  - 16.04 Use image design software to create and edit images.
  - 16.05 Demonstrate proficiency in publishing to the Internet.
  - 16.06 Demonstrate proficiency in adding downloadable forms to web pages.
  - 16.07 Explain the need for web-based applications.
- 17.0 Demonstrate proficiency using specialized web design software. – The student will be able to:
- 17.01 Compare and contrast various specialized web design software (e.g., Flash, Shockwave, GoLive, Director, etc.).
  - 17.02 Demonstrate proficiency using use of various specialized web design software (e.g., Flash, Shockwave, GoLive, Director, etc.).
- 18.0 Develop an awareness of the information technology industry. – The student will be able to:
- 18.01 Explain how information technology impacts the operation and management of business and society.
  - 18.02 Explain the emergence of e-commerce and e-government and the potential impact on business and society.
  - 18.03 Explain the emergence of a paperless society.
- 19.0 Develop an awareness of microprocessors and digital computers. – The student will be able to:
- 19.01 Describe the evolution of the digital computer.
  - 19.02 Explain the general architecture of a microcomputer system.
  - 19.03 Explain the evolution of microprocessors.



- 19.04 Explain software hierarchy and its impact on microprocessors.
  - 19.05 Explain the need for and use of peripherals.
  - 19.06 Demonstrate proficiency using peripherals.
  - 19.07 Identify the basic concepts of computer maintenance and upgrades.
  - 19.08 Differentiate between diagnosing and troubleshooting.
- 20.0 Develop an awareness of programming languages. – The student will be able to:
- 20.01 Explain the history of programming languages.
  - 20.02 Explain the need for and use of compilers.
  - 20.03 Explain how compilers work.
  - 20.04 Identify the three types of programming design approaches (e.g., top-down, structured and object-oriented).
- 21.0 Develop an awareness of emerging technologies. – The student will be able to:
- 21.01 Compare and contrast various methods of evaluation for emerging technologies.
  - 21.02 Demonstrate knowledge of the process of planning upgrades and changeovers.
  - 21.03 Compare and contrast emerging technologies and describe how they impact business in the global marketplace (e.g., wireless, wireless web, cell phones, portables/handhelds, smart appliances, home networks, peer-to-peer, etc.).
- 22.0 Demonstrate an understanding of the seven layers of the open systems interface (OSI) model. – The student will be able to:
- 22.01 Identify how types of networks and how they work.
  - 22.02 Identify the role of servers and clients on a network.
  - 22.03 Identify benefits and risks of networked computing.
  - 22.04 Identify the relationship between computer networks and other communications networks (i.e. telephone systems).
  - 22.05 Identify Intranets, Extranets and how they relate to the Internet.
  - 22.06 Demonstrate basic understanding of network administration.
  - 22.07 Describe the evolution of OSI from its inception to the present and into the future.
  - 22.08 Explain the interrelations of the seven layers of the Open Systems Interface (OSI) as it relates to hardware and software
- 23.0 Demonstrate proficiency using common software applications. – The student will be able to:
- 23.01 Compare and contrast the appropriate use of various software applications (e.g., word processing, desktop publishing, graphics design, web browser, e-mail, presentation, database, scheduling, financial management, Java applet, music, etc.).
  - 23.02 Demonstrate proficiency in the use of various software applications (e.g., word processing, desktop publishing, graphics design, web browser, e-mail, presentation, database, scheduling, financial management, Java applet, music, etc.).

- 24.0 Demonstrate proficiency using specialized software applications. – The student will be able to:
- 24.01 Compare and contrast the appropriate use of specialized software applications (e.g., (OLTP, Computer Aided Design, Computer Aided Manufacturing, 3D animation process control, materials management, etc.).
  - 24.02 Demonstrate awareness of specialized software applications (e.g., OLTP, Computer Aided Design, Computer Aided Manufacturing, 3D animation, process control, materials management, etc.)
  - 24.03 Demonstrate the ability to incorporate digital sound.

**Course Number: BRC0091**  
**Occupational Completion Point: B**  
**Credit Checkers– 150 Hours – SOC Code 43-4041.02**

- 21.0 Demonstrate language arts knowledge and skills. – The student will be able to: AF 2.0
- 21.01 Locate, comprehend and evaluate key elements of oral and written information. AF 2.4
  - 21.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary. AF 2.5
  - 21.03 Present information formally and informally for specific purposes and audiences. AF 2.9
- 22.0 Apply communication skills (reading, writing, speaking, listening, and viewing) in a courteous, concise, and correct manner on personal and professional levels. – The student will be able to:
- 22.01 Organize ideas and communicate oral and written messages appropriate to an accounting environment.
  - 22.02 Collaborate with individuals and teams to complete tasks and solve accounting problems.
  - 22.03 Identify, define, and discuss professional accounting terminology appropriate for internal and external communications in an accounting environment.
  - 22.04 Compare and contrast the various forms of business ownership (e.g., sole proprietorships, partnerships, corporations) and other organizational structures (e.g., nonprofit organizations, government agencies). List the advantages and disadvantages of each form of business ownership.
- 23.0 Use technology to enhance the effectiveness of communications in order to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 23.01 Gather information, extract key elements, analyze the impact of the data, and develop an appropriate solution.
- 24.0 Develop an awareness of management functions and organizational structures as they relate to today's workplace and employer/employee roles. – The student will be able to:
- 24.01 Demonstrate an awareness of the roles and responsibilities of employees within the organization of an accounting department.

- 24.02 Participate as an active team leader and/or team member.
  - 24.03 Compare and contrast the roles and responsibilities of employees within the organization of an accounting department. Roles should include the CFO, controller, accounting manager, accounts payable and receivable coordinator, payroll administrator, bookkeeper and credit and collection manager.
  - 24.04 Perform tasks accurately, completely, and with attention to detail.
  - 24.05 Identify and describe generally accepted accounting principles (GAAP), explain how the application of GAAP impacts the recording of financial transactions, and the preparation of financial statements. Discuss the move to International Financial Reporting Standards (IFRS).
  - 24.06 Develop a working knowledge of individual income tax procedures and requirements to comply with tax laws and regulations.
- 25.0 Practice quality performance in the learning environment and the workplace. – The student will be able to:
- 25.01 Apply appropriate organizational skills to manage time and resources.
  - 25.02 Perform tasks accurately, completely, and with attention to detail a consistent basis.
  - 25.03 Think critically and make informed decisions.
- 26.0 Incorporate appropriate leadership and supervision techniques, customer service strategies, and standards of personal ethics to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 26.01 Project a professional image through appropriate business attire, ethical behavior, personal responsibility, flexibility, and respect for confidentiality.
  - 26.02 Follow accepted rules, regulations, policies, and workplace safety.
- 27.0 Demonstrate mathematics knowledge and skills. – The student will be able to: AF 3.0
- 27.01 Demonstrate knowledge of arithmetic operations. AF 3.2
  - 27.02 Analyze and apply data and measurements to solve problems and interpret documents. AF 3.4
  - 27.03 Construct charts/tables/graphs using functions and data. AF 3.5
- 28.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring situations in the workplace to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 28.01 Apply appropriate mathematical processes to accounting applications.
- 29.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring personal and business situations. – The student will be able to:
- 29.01 Develop an awareness of effective credit management.
  - 29.02 Prepare and analyze a personal budget.

- 30.0 Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals. – The student will be able to:
- 30.01 Analyze job and career requirements and relate career interests to opportunities in accounting occupations in the global economy.
- 31.0 Demonstrate human relations/interpersonal skills appropriate for the workplace. – The student will be able to:
- 31.01 Practice appropriate interpersonal skills working with and for others.
- 32.0 Develop an awareness for accounting work-based learning experiences. – The student will be able to:
- 32.01 Complete a work-based simulation.
  - 32.02 Discuss the application of accounting principles in an accounting environment.
- 33.0 Apply accounting principles and concepts to the performance of accounting activities. – The student will be able to:
- 33.01 Demonstrate an understanding of the application of the full accounting cycle to include preparation of a chart of accounts, use of t accounts, journalizing business transactions, posting of journal entries, preparation of trial balance, journalizing and posting of adjusting entries, journalizing and posting of post closing entries, and preparation of an income statement, statement of owner's equity, and balance sheet.
  - 33.02 Prepare bank reconciliations. Demonstrate proficiency in cash control procedures to include bank deposits, electronic fund transfers, all credit and debit transactions, bank reconciliations, proof of cash, and journal entries related to all relating banking activities.
  - 33.03 Read and interpret source documents to include invoices, cash receipts, sales slips, credit memos, vendor statements, purchase orders, and packing slips.
  - 33.04 Prepare and maintain payroll records to include employee time processing procedures, payroll checks, a payroll register, employee earnings record, employer payroll taxes (to include tax forms) and all associated journal entries.
  - 33.05 Analyze transactions for accuracy and prepare appropriate correcting entries.
  - 33.06 Develop an awareness of tax forms (e.g. personal, payroll, sales), appropriate to jurisdiction of local, state and federal agencies.
  - 33.07 Develop an awareness of internal control systems.
  - 33.08 Apply principles and concepts of the full accounting cycle to corporations and other entities.
  - 33.09 Compare and contrast the cost of merchandise inventory using various inventory evaluation methods (e.g., LIFO, FIFO, weighted average, gross profit).
  - 33.10 Classify and age accounts receivable and accounts payable.
  - 33.11 Analyze financial statement items to make informed business decisions.
  - 33.12 Analyze transactions for accuracy and prepare appropriate correcting entries.
  - 33.13 Compute depreciation expense using straight-line, double-declining balance, specific identification, and sum of the year's digits and record the associated journal entries.
  - 33.14 Develop an awareness of managerial and cost accounting methods.
  - 33.15 Compare and contrast a variety of methods for uncollectible accounts.

- 34.0 Apply accounting principles and concepts using appropriate technology. – The student will be able to:
- 34.01 Discuss the use of technology in an accounting environment.
  - 34.02 Describe the differences between manual and computerized accounting systems.
  - 34.03 Use spreadsheet and accounting software to maintain accounting records.

**Course Number: BRC0094/BRC0945**  
**Occupational Completion Point: C**  
**Miscellaneous Financial Clerks – 150 Hours – SOC Code 43-3099**

- 35.0 Compare the differences between the various economic systems. – The student will be able to:
- 35.01 Describe the terms "market" and "market system." Compare and contrast major features of a variety of economic systems. Explain the basic principles of a market system.
  - 35.02 Explain factors that have led to an increased international interdependence.
  - 35.03 Explain concepts associated with trade between nations.
- 36.0 Explain the nature of American capitalism through its various concepts. – The student will be able to:
- 36.01 Describe the characteristics of America's market economy.
  - 36.02 Explain the impact of supply and demand on the American economy.
- 37.0 Explain the profit motive in our economic system. – The student will be able to:
- 37.01 Interpret the term "profit."
  - 37.02 Explain the role of the profit motive in investment decisions.
- 38.0 Demonstrate by examples capital markets and the role securities have within these markets. – The student will be able to:
- 38.01 Develop reasons for corporate efforts to raise capital.
  - 38.02 Explain a variety of methods available to corporations for raising capital.
  - 38.03 Show the major purposes of corporate annual reports.
- 39.0 Develop skill in interpreting the financial section of the daily newspaper. – The student will be able to:
- 39.01 Identify important financial data components found in the financial section of a daily newspaper.
  - 39.02 Demonstrate the importance of data relating to daily trading of a stock as listed in the business section of the newspaper or on the Internet.
- 40.0 Demonstrate an understanding of the different types of business organization. – The student will be able to:

- 40.01 Compare the features of proprietorship, partnership, and corporation.
- 40.02 List the advantages and disadvantages of forming a corporation.
- 40.03 Discuss reasons for corporate acquisitions and mergers.
  
- 41.0 Outline the role the federal reserve system plays in our money, credit, and banking processes. – The student will be able to:
  - 41.01 Define money and the role it plays in the American economic system.
  - 41.02 Describe the role financial institutions play in the economic growth and development of a society.
  
- 42.0 Summarize how economic growth and stability impact the business cycle. – The student will be able to:
  - 42.01 Interpret the concept of economic growth.
  - 42.02 Explain the various business cycles that occur in our society.
  
- 43.0 State the banking concept as used in America. – The student will be able to:
  - 43.01 Identify the basic functions of banks.
  - 43.02 Describe the services offered by a full service bank.
  - 43.03 Identify financial services offered by major non-bank competitors.
  - 43.04 Explain the importance of the selling of financial services by all financial institutions.
  
- 44.0 Outline the historical transition the banking system in America has taken from its early years to its current position. – The student will be able to:
  - 44.01 Review the Federal Reserve System's various roles in financial services industry.
  - 44.02 Identify the major Federal banking laws and their role in financial services industry.
  - 44.03 Diagram the organization of the Federal Reserve.
  - 44.04 Identify new financial products and services offered by a variety of financial institutions.
  
- 45.0 Define banking operations. – The student will be able to:
  - 45.01 Identify the major departments of financial institutions.
  - 45.02 Describe the characteristics of a time deposit transaction.
  - 45.03 Identify types of negotiable instruments.
  
- 46.0 Analyze the types of investments used by banks. – The student will be able to:
  - 46.01 Identify the role of financial intermediaries.
  - 46.02 Identify the most profitable assets for a bank to hold.
  
- 47.0 Evaluate the effectiveness of bank regulation and examination. – The student will be able to:
  - 47.01 Describe the audit function of a bank.
  - 47.02 Identify the agencies responsible for bank regulation.

- 48.0 Identify terminology unique to the finance and finance-related industries. – The student will be able to:
- 48.01 Identify and define commonly used financial terms, such as income, expense, and profit.
  - 48.02 Identify and record financial data using correct terminology.
- 49.0 Describe the role of consumer credit in today's society. – The student will be able to:
- 49.01 Define consumer credit.
  - 49.02 Identify major providers of consumer credit.
  - 49.03 State the reason(s) consumer credit exists.
- 50.0 Identify the principles of saving and borrowing. – The student will be able to:
- 50.01 Describe the importance of credit to consumers in the American marketplace.
  - 50.02 List the criteria for judging an individual's credit worthiness.
  - 50.03 Describe three different types of consumer credit discrimination.
  - 50.04 Describe a strategy for increasing an individual's savings.
- 51.0 Identify career opportunities available in the consumer credit field. – The student will be able to:
- 51.01 List the various careers in consumer lending.
  - 51.02 Outline an organization chart for the consumer lending department of a financial institution.
- 52.0 Describe consumer credit products. – The student will be able to:
- 52.01 Identify the characteristics of consumer credit products (i.e., open ended, secured and unsecured, short and long term).
  - 52.02 Describe the benefits and risks of credit and debit card use.
  - 52.03 Name the activities involved in a credit transaction.
  - 52.04 Compare and contrast a mortgage to a home equity loan.
- 53.0 Define risk and consumer lending. – The student will be able to:
- 53.01 Define a credit risk.
  - 53.02 Construct a profile of a good credit risk.
  - 53.03 Explain the method an institution uses to price a loan.
- 54.0 Outline the procedures utilized in processing a credit application. – The student will be able to:
- 54.01 Outline the information needed on a credit application.
  - 54.02 List the documents involved in consumer lending.
  - 54.03 Develop a letter to notify the applicant of a credit decision.
- 55.0 Demonstrate the procedures utilized in gathering credit information. – The student will be able to:

- 55.01 Demonstrate a loan interview.
  - 55.02 Complete a loan application.
  - 55.03 Outline the procedures involved in credit verification.
  - 55.04 Explain the function of a credit bureau.
- 56.0 Outline the procedures used in evaluating a loan. – The student will be able to:
- 56.01 Analyze a credit grading system.
  - 56.02 Describe signals that may be fraud indicators.
  - 56.03 Analyze the reasons why credit information should be verified.
- 57.0 Identify the documents and procedures utilized in closing a loan. – The student will be able to:
- 57.01 Explain the significance of a loan closing.
  - 57.02 Identify the documents involved in general consumer lending.
- 58.0 Outline the methods utilized in servicing a loan. – The student will be able to:
- 58.01 Describe how consumer loans are serviced.
  - 58.02 Outline collection procedures for a consumer loan.
  - 58.03 Define bankruptcy.
  - 58.04 Outline the job responsibilities of a bankruptcy specialist.
- 59.0 Evaluate the role automation plays in the buying and selling of securities. – The student will be able to:
- 59.01 Identify the key terms relating to stock trading.
  - 59.02 Outline the sequence of events in making a stock trade.
- 60.0 Identify the laws and regulations for consumer protection. – The student will be able to:
- 60.01 Interpret the purpose of the Truth-In-Lending Act.
  - 60.02 Explain the major provisions of the Equal Credit Opportunity Act.
  - 60.03 Explain the importance of the Fair Credit Billing Act.
- 61.0 Summarize global banking functions. – The student will be able to:
- 61.01 Describe the promotion of global trade.
  - 61.02 Analyze the global credit crisis.
  - 61.03 Identify global exchange services.
- 62.0 Define global trade. – The student will be able to:
- 62.01 Describe what takes place during the rise or fall of the exchange rate of the U.S. dollar.
  - 62.02 Outline the advantages and disadvantages of a protectionist policy.
  - 62.03 Identify possible solutions to the problem of meeting global competition.
  - 62.04 Distinguish between imports and exports.
  - 62.05 Discuss the financial interdependence of nations.
  - 62.06 Explain the advantages and disadvantages of global trade.



- 62.07 Define the major agreements governing the world: General Agreement on Tariffs and Trade (GATT), North American Free Trade Agreement (NAFTA), European Union (EU), ASEAN Free Trade Area (AFTA), and Southern Cone Common Market (Mercosur).
  - 62.08 Discuss the U.S. balance of trade.
  - 62.09 Know terms: trade, tariff, quota, embargo, voluntary export restraints, most favored nation status, foreign trade zones, export, import, dumping, kickbacks, International Monetary Fund (IMF).
- 63.0 Perform critical job skills. – The student will be able to:
- 63.01 Apply literacy skills in technical reading, computing and calculating.
  - 63.02 Perform tasks as outlined in the individualized job performance skills plan.
  - 63.03 Maintain relevant employment documents.
  - 63.04 Sustain mentoring relationships in the workplace.
  - 63.05 Communicate in business settings by listening, writing, speaking and presenting with professional demeanor.
  - 63.06 Collaborate, communicate and interact utilizing technology.
  - 63.07 Offer alternative suggestions or solutions rather than simply rejecting others ideas.
  - 63.08 Contribute to team efforts by fulfilling responsibilities and valuing diversity.
  - 63.09 Explore networking opportunities through professional associations.
  - 63.10 Exercise proper judgment in decision making.
  - 63.11 Adapt to changing organizational environments with flexibility.
  - 63.12 Build a portfolio reflecting experiences and skills gained during the internship.
- 64.0 Display professional work habits. – The student will be able to:
- 64.01 Report as expected, on time, appropriately dressed and groomed and ready to work.
  - 64.02 Create a positive professional image through proper introductions, eye contact, and a firm handshake.
  - 64.03 Model acceptable work habits and conduct in the workplace as defined by company policy.
  - 64.04 Complete and follow through on tasks and take initiative as warranted.
  - 64.05 Respond to internal and external customers' needs and concerns.
  - 64.06 Practice business etiquette and social sensitivity in face to face interaction, on the telephone and the Internet.
  - 64.07 Build bridges between conflicting attitudes and ways of thinking.
- 65.0 Demonstrate ethical behavior. – The student will be able to:
- 65.01 Compare business activities to professional standards.
  - 65.02 Show empathy, respect and support for others.
  - 65.03 Value confidentiality and privacy.
  - 65.04 Recognize gender and cultural inappropriate behaviors

**Course Number: BRC0093**  
**Occupational Completion Point: D**  
**Personal Financial Advisor – 150 Hours – SOC Code 13-2052**

- 66.0 Identify and apply the processes used in personal financial planning. – The student will be able to:
- 66.01 Discuss financial planning.
  - 66.02 Explain basic steps in the financial planning process.
  - 66.03 Evaluate a hypothetical situation from a financial planning point of view.
  - 66.04 Summarize the extent to which financial planning would benefit people of different financial circumstances.
- 67.0 Describe the role of a financial planner. – The student will be able to:
- 67.01 Define abbreviations associated with degrees granted by various financial institutions and industries.
  - 67.02 Develop a set of criteria for evaluating a planner's credentials.
  - 67.03 Describe the skills, education, and training necessary for a career in financial planning.
  - 67.04 List the basic steps in the financial planning process.
- 68.0 Outline the components of a financial plan. – The student will be able to:
- 68.01 Explain the importance of goals during the various phases of financial planning.
  - 68.02 Describe financial information needed in the data gathering phase of planning.
  - 68.03 Explain significance of an income statement and balance sheet for financial planning.
  - 68.04 Explain how a planner analyzes financial data using the components of a financial plan.
- 69.0 Define the concept of risk management and insurance products. – The student will be able to:
- 69.01 List the broad range of insurances available to consumers.
  - 69.02 Explain the major insurance-related concept of risk sharing.
  - 69.03 Define key terms and concepts relating to insurance.
  - 69.04 Develop a list of criteria for determining the amount of insurance an individual needs.
  - 69.05 Outline an individual risk profile.
- 70.0 Outline investment opportunities available in today's financial market. – The student will be able to:
- 70.01 Identify key investment-related terms, concepts, and options.
  - 70.02 Develop an individual financial plan for a person with a one million dollar windfall.
  - 70.03 Outline a financial strategy for investing in precious metals and collectibles.
- 71.0 Identify retirement planning strategies. – The student will be able to:

- 71.01 Identify sources of retirement funds.
  - 71.02 List various pension plan options.
  - 71.03 Identify the retirement benefits provided by Social Security.
  - 71.04 Outline personal income tax planning strategies.
- 72.0 Identify estate planning strategies. – The student will be able to:
- 72.01 Define key terms and concepts relating to estate planning.
  - 72.02 Identify the major components of an individual estate plan.
  - 72.03 State the reasons why anyone with assets should plan an estate.
  - 72.04 Identify the major provisions of a will and explain why the drafting of a will is vital to estate planning.
- 73.0 Select a financial industry career for research. – The student will be able to:
- 73.01 Identify current trends that have developed in the financial field.
  - 73.02 Identify sources of information for career planning.
  - 73.03 Conduct in-depth career research including requirements for entry and advancement, career ladders, and opportunities related to the finance field.
  - 73.04 Develop an individualized education and career plan related to the financial field.
- 74.0 Generate a comprehensive financial plan. – The student will be able to:
- 74.01 Develop a personal financial plan for the purchase of an automobile including purchase price, interest, tax, down payment, dealers' fees, auto tag, auto insurance, etc.
  - 74.02 Develop a personal financial plan for a wedding including the financial and budgetary needs for the wedding facility, reception facility, caterer, printer, disc jockey, bride garments, groom garments, flowers, rehearsal dinner, honeymoon, payment for officiator, etc.
  - 74.03 Develop a personal financial plan for attending a four year college or university including housing, tuition, books, meals, etc.
  - 74.04 Develop a personal financial plan for attending a two year college including housing, tuition, books, meals, etc.
  - 74.05 Develop a personal financial plan for the purchase of a home including mortgage, interest rates, closing costs, pre-paid, homeowners insurance, etc.
- 75.0 Understand the six elements of contracts and distinguish between the different types of contracts. – The student will be able to:
- 75.01 Understand the six elements of a legally binding contract: agreement, consideration, contractual capacity, legality, genuineness of assent, and legal form.
  - 75.02 Understand the differences between express agreements, implied agreements, negotiable instrument, written contracts and oral contracts, valid contracts, void contracts, and voidable contracts.
  - 75.03 Understand the qualifications of a legally collectible negotiable instrument.
  - 75.04 Understand the consumer responsibilities regarding contracts and agreements.
  - 75.05 Understand the various consumer protection laws.

- 76.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives. – The students will be able to:
- 76.01 Employ leadership skills to accomplish organizational goals and objectives. LT 1.0
  - 76.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks. LT 3.0
  - 76.03 Conduct and participate in meetings to accomplish work tasks. LT 4.0
  - 76.04 Employ mentoring skills to inspire and teach others. LT 5.0
- 77.0 Demonstrate personal money-management concepts, procedures, and strategies. – The students will be able to:
- 77.01 Identify and describe the services and legal responsibilities of financial institutions. FL 2.0
  - 77.02 Describe the effect of money management on personal and career goals. FL 3.0
  - 77.03 Develop a personal budget and financial goals. FL 3.1
  - 77.04 Complete financial instruments for making deposits and withdrawals. FL 3.2
  - 77.05 Maintain financial records. FL 3.3
  - 77.06 Read and reconcile financial statements. FL 3.4
  - 77.07 Research, compare and contrast investment opportunities.
- 78.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment. – The students will be able to:
- 78.01 Describe the nature and types of business organizations. SY 1.0
  - 78.02 Explain the effect of key organizational systems on performance and quality.
  - 78.03 List and describe quality control systems and/or practices common to the workplace. SY 2.0
  - 78.04 Explain the impact of the global economy on business organizations. HE 2.0

2011 - 2012

**Florida Department of Education  
Student Performance Standards**

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

**Course Description:**

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

01.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas. – The students will be able to:

- |       |   |         |
|-------|---|---------|
| 01.01 | Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. | CM 1.0  |
| 01.02 | Locate, organize and reference written information from various sources.  | CM 3.0  |
| 01.03 | Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences.   | CM 5.0  |
| 01.04 | Interpret verbal and nonverbal cues/behaviors that enhance communication.   | CM 6.0  |
| 01.05 | Apply active listening skills to obtain and clarify information.  | CM 7.0  |
| 01.06 | Develop and interpret tables and charts to support written and oral communications.   | CM 8.0  |
| 01.07 | Exhibit public relations skills that aid in achieving customer satisfaction.  | CM 10.0 |

02.0 Demonstrate effective customer service skills. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.D.8.2

- |       |   |
|-------|---|
| 02.01 | Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers. |
| 02.02 | Identify and evaluate customer needs.   |
| 02.03 | Respond to client inquiries in a timely matter.   |
| 02.04 | Access and maintain client records.   |
| 02.05 | Provide timely accurate information to meet customer needs.   |
| 02.06 | Utilize available techniques to effectively serve customers.  |
| 02.07 | Utilize a process to assist clients, including difficult customers, with problem resolution.                  |
| 02.08 | Operate within grant of authority to provide service to customers.  |
| 02.09 | Build client relationships  |

03.0 Demonstrate human relations skills necessary for workplace success. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.10.1

- 03.01 Exhibit interest and enthusiasm.
- 03.02 Demonstrate a positive mental attitude.
- 03.03 Demonstrate traits of being industrious and cooperative.
- 03.04 Demonstrate sincerity, patience, courtesy, and tact.
- 03.05 Exhibit punctuality, attendance and dependability.
- 03.06 Willingness to receive and accept feedback and use it constructively.
- 03.07 Demonstrate willingness to assume job responsibilities.
- 03.08 Develop ability to handle difficult customer/co-worker situations.
- 03.09 Develop ability to exhibit friendliness, combined with a professional businesslike approach.
- 03.10 Demonstrate willingness to assume the responsibility for one's actions.
- 03.11 Demonstrate problem solving and critical thinking skills.
- 03.12 Foster teamwork to improve quality of work.
- 03.13 Use group consensus strategies.

04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.2.1, 2.2, 2.9; S.3.1, 3.2, 3.3, 3.8; D.8.1

- 04.01 Apply the following tools to increase work efficiency: word processing, database, spreadsheet programs, presentation programs, web design, email systems, and the Internet.
- 04.02 Utilize computer technology to access, analyze and interpret business information.
- 04.03 Cite Internet-based resources correctly using proper format.
- 04.04 Research industry trends on the Internet.

05.0 Perform general organizational workplace competencies. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.3.5, 10.1; D.7.2

- 05.01 Demonstrate self-motivation and responsibility to complete an assigned task.
- 05.02 Identify problem solving techniques.
- 05.03 Choose appropriate action in situations requiring effective time management.
- 05.04 Apply techniques for organizing and planning time and resources to complete an assigned task.
- 05.05 Apply principles and techniques for being a productive, contributing member of a team.
- 05.06 Communicate effectively with individuals lacking a technical background.
- 05.07 Evaluate detailed technical oral instructions for clarity.
- 05.08 Participate in group discussion as both a member and a leader.
- 05.09 Encourage and build mutual trust, respect, and cooperation among team members.
- 05.10 Assimilate new knowledge into project solutions and decisions.
- 05.11 Employ techniques such as brainstorming to generate ideas and suggestions to achieve a task.

- 05.12 Evaluate alternatives, costs and benefits in determining the best solution.
- 05.13 Identify strategies to improve and maximize productivity in the workplace.
- 06.0 Demonstrate sales and marketing fundamentals. – The student will be able to:
- 06.01 Demonstrate knowledge of services and/or product offered.
- 06.02 Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
- 06.03 Explain the importance of and demonstrate the procedures of cross selling.
- 06.04 Identify the opportunities for cross selling.
- 06.05 Follow effective procedures for closing a sale.
- 06.06 Demonstrate the ability to sell a variety of services and/or products.
- 07.0 Explain the importance of employability and entrepreneurship skills. – The students will be able to:
- 07.01 Identify and demonstrate positive work behaviors needed to be employable. ECD 1.0
- 07.02 Develop personal career plan that includes goals, objectives, and strategies. ECD 2.0
- 07.03 Examine licensing, certification, and industry credentialing requirements. ECD 3.0
- 07.04 Maintain a career portfolio to document knowledge, skills, and experience. ECD 5.0
- 07.05 Evaluate and compare employment opportunities that match career goals. ECD 6.0
- 07.06 Identify and exhibit traits for retaining employment. ECD 7.0
- 07.07 Identify opportunities and research requirements for career advancement. ECD 8.0
- 07.08 Research the benefits of ongoing professional development. ECD 9.0
- 07.09 Examine and describe entrepreneurship opportunities as a career planning option. ECD 10.0
- 08.0 Manage career development. – The student will be able to:
- 08.01 Enhance personal business skills.
- 08.02 Formulate a career plan for post-graduation.
- 08.03 Comply with continuing education needs/requirements.
- 08.04 Attend seminars, workshops, and tradeshow.
- 08.05 Respond to changing business environment.
- 08.06 Identify updated industry information.
- 08.07 Explain the importance of having a written job description.
- 08.08 Pursue industry designations/licensing/degrees.
- 08.09 Assess career plan.
- 08.10 Demonstrate knowledge of how to make job changes appropriately.
- 08.11 Understand employment benefits packages.
- 08.12 Build mentor relationships.
- 08.13 Volunteer in community service organizations.
- 08.14 Network with industry professionals.
- 08.15 Maintain professional contact for future projects.
- 08.16 Identify corporate strategies and policies.
- 08.17 Anticipate future industry trends and identify various industry career paths.
- 09.0 Demonstrate knowledge, skill, and application of information systems to accomplish job objectives and enhance workplace performance. Apply ergonomic principles applicable to the configuration of computer workstations. – The student will be able to:

- 09.01 Develop keyboarding skills to enter and manipulate text and data.
- 09.02 Describe and use current and emerging computer technology and software to perform personal and business related tasks.
- 09.03 Use reference materials such as on-line help, vendor bulletin boards, tutorials, and manuals available for application software.
- 09.04 Demonstrate basic file management skills.
- 09.05 Troubleshoot problems with computer software, hardware, peripherals, and other office equipment.
- 09.06 Select and use standard written business and financial communication formats.

10.0 Use information technology tools. – The students will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.2.1; S.3.1, 3.2; D.2.2

- 10.01 Use Personal Information Management (PIM) applications to increase workplace efficiency. IT 1.0
- 10.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications. IT 2.0
- 10.03 Employ computer operations applications to access, create, manage, integrate, and store information. IT 3.0
- 10.04 Employ collaborative/groupware applications to facilitate group work. IT 4.0

11.0 Develop awareness of management functions and organizational structures as they relate to today's workplace and employer/employee roles. Demonstrate initiative, courtesy, loyalty, honesty, cooperation and punctuality as a team member. – The student will be able to:

- 11.01 Explore, design, implement, and evaluate organizational structures and cultures for managing project teams.
- 11.02 Explore and demonstrate an awareness of current trends in business and the employee's role in maintaining productive business environments in today's global workplace.
- 11.03 Collaborate with individuals and teams to complete tasks and solve business-related problems and demonstrate initiative, courtesy, loyalty, honesty, cooperation, and punctuality as a team member.

12.0 Practice quality performance in the learning environment and the workplace. – The student will be able to:

- 12.01 Assess personal, peer, and group performance and identify and implement strategies for improvement (e.g., organizational skills, note taking/outlining, advance organizers, reasoning skills, problem-solving and decision-making skills).
- 12.02 Develop criteria for assessing products and processes that incorporate effective business practices (e.g., time management, productivity, total quality management).



- 13.0 Incorporate appropriate leadership and supervision techniques, customer service strategies, and standards of personal ethics to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 13.01 Demonstrate an awareness of quality service and the personal and professional standards required to establish an effective service-based culture in the workplace, business, or learning environment.
  - 13.02 Identify, analyze, and implement managerial skills necessary for maintaining a high quality work environment, goals, and strategic planning in business settings.
  - 13.03 Follow accepted rules, regulations, policies, procedures, processes, and workplace safety.
- 14.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment. – The students will be able to:
- 14.01 Describe the nature and types of business organizations. SY 1.0
  - 14.02 Explain the effect of key organizational systems on performance and quality.
  - 14.03 List and describe quality control systems and/or practices common to the workplace. SY 2.0
  - 14.04 Explain the impact of the global economy on business organizations. HE 2.0
- 15.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring situations in the workplace and to accomplish job objectives and enhance workplace performance. – The student will be able to:
- This standard supports the following Sunshine State Standards: MA.912.A.2.1, 2.13, 10.1,10.2; F.4.5; S.3.1, 3.2,
- 15.01 Analyze, interpret, compile and demonstrate the ability to present/communicate data in understandable and measurable terms using common statistical procedures. Use common standards of measurement including the metric system in solving work-related or business problems (e.g., length, weight, currency, time).
  - 15.02 Select and use the correct mathematical processes and tools to solve complex problem settings that are typical of business settings and use formulas when appropriate. Use personal finance and tax software applications to solve business/financial problems.
  - 15.03 Use spreadsheet software to develop basic financial reports.
- 16.0 Demonstrate mathematics knowledge and skills. – The students will be able to: AF 3.0
- 16.01 Demonstrate knowledge of arithmetic operations. AF 3.2
  - 16.02 Analyze and apply data and measurements to solve problems and interpret documents. AF 3.4
  - 16.03 Construct charts/tables/graphs using functions and data. AF 3.5
- 17.0 Demonstrate science knowledge and skills. – The students will be able to: AF 4.0
- 17.01 Discuss the role of creativity in constructing scientific questions, methods and explanations. AF 4.1
  - 17.02 Formulate scientifically investigable questions, construct investigations, collect

and evaluate data, and develop scientific recommendations based on findings.

AF 4.3

- 18.0 Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals. – The student will be able to:
- 18.01 Use personal assessment tools to identify personal strengths and weaknesses related to learning and work environments.
  - 18.02 Analyze job and career requirements and relate career interests to opportunities in the global economy.
- 19.0 Incorporate knowledge gained from individual assessment and job/career exploration to design an individual career plan that reflects the transition from school to work, lifelong learning, and personal and professional goals. Experience work-based learning through job shadowing, mentoring, e-coaching, etc. – The student will be able to:
- 19.01 Analyze personal skills and aptitudes in comparison with various business related job and career options.
  - 19.02 Use career resources to develop an information base that reflects local and global business related occupations and opportunities for continuing education and workplace experience in financial careers.
  - 19.03 Design, initiate, refine, and implement a plan to facilitate personal growth and skill development related to anticipated job requirements and career expectations.
  - 19.04 Demonstrate an awareness of specific job requirements and career paths (e.g., requirements, characteristics needed) in business environments.
  - 19.05 Demonstrate an awareness of the potential impact of local and global trends on career plans and life goals.
  - 19.06 Experience work-based learning through volunteerism, job shadowing, mentoring, E-coaching, etc.
- 20.0 Perform office functions and responsibilities to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 20.01 Perform business tasks (e.g., filing and records management, scheduling, reprographics, mail handling, etc.). Demonstrate knowledge of ethical behavior in a business environment (e.g., confidentiality of information, employee right to know, hiring practices, plagiarism, copyright violations, sexual harassment, mission statement, code of ethics, etc.).
  - 20.02 Describe ethical issues and problems associated with computers and information systems.
  - 20.03 Anticipate and provide solutions dealing with business situations involving ethical issues.

2011-2012

**Florida Department of Education  
Student Performance Standards**

**Course Title:** Introduction to Information Technology  
**Course Number:** 8207310  
**Course Credit:** 1

**Course Description:**

This course is designed to provide an introduction to information technology concepts and careers as well as the impact information technology has on the world, people, and industry and basic web design concepts. The content includes information technology career research; operating systems and software applications; electronic communications including e-mail and Internet services; basic HTML, DHTML, and XML web commands and design; and emerging technologies and web page design.

01.0 Demonstrate knowledge, skill, and application of information systems to accomplish job objectives and enhance workplace performance. – The student will be able to:

- 01.01 Develop keyboarding skills to enter and manipulate text and data.
- 01.02 Describe and use current and emerging computer technology and software to perform personal and business related tasks.
- 01.03 Identify and describe communications and networking systems used in workplace environments.
- 01.04 Use reference materials such as on-line help, vendor bulletin boards, tutorials, and manuals available for application software.
- 01.05 Troubleshoot problems with computer hardware peripherals and other office equipment.
- 01.06 Describe ethical issues and problems associated with computers and information systems.

02.0 Demonstrate comprehension and communication skills. – The student will be able to:

- 02.01 Use listening, speaking, telecommunication and nonverbal skills and strategies to communicate effectively with supervisors, co-workers, and customers.
- 02.02 Organize ideas and communicate oral and written messages appropriate for information technology environments.
- 02.03 Collaborate with individuals and teams to complete tasks and solve information technology problems.
- 02.04 Identify, define, and discuss professional information technology terminology appropriate for internal and external communications in an information technology environment.
- 02.05 Apply the writing process to the creation of appropriate documents following designated business formats.
- 02.06 Demonstrate an awareness of project management concepts and tools (e.g., timelines, deadlines, resource allocation, time management, delegation of tasks, collaboration, etc.).

03.0 Use technology to enhance the effectiveness of communication skills. – The student will be able to:

- 03.01 Use database, spreadsheet, presentation software, scheduling, and integrated software packages to enhance communication.
- 03.02 Respond to and utilize information derived from multiple sources (e.g., written documents, instructions, e-mail, voice mail) to solve business problems and complete business tasks.
- 04.0 Develop an awareness of management functions and organizational structures as they relate to today's workplace and employer/ employee roles. – The student will be able to:
  - 04.01 Explore, design, implement, and evaluate organizational structures and cultures.
  - 04.02 Explore and demonstrate an awareness of current trends in business and the employee's role in maintaining productive business environments in today's global workplace.
  - 04.03 Collaborate with individuals and teams to complete tasks and solve business-related problems and demonstrate initiative, courtesy, loyalty, honesty, cooperation, and punctuality as a team member.
- 05.0 Practice quality performance in the learning environment and the workplace. – The student will be able to:
  - 05.01 Assess personal, peer and group performance and identify and implement strategies for improvement (e.g., organizational skills, note taking/outlining, advance organizers, reasoning skills, problem-solving skills, and decision-making skills).
  - 05.02 Develop criteria for assessing products and processes that incorporate effective business practices (e.g., time management, productivity, total quality management).
- 06.0 Incorporate appropriate leadership and supervision techniques, customer service strategies, and standards of personal ethics to accomplish job objectives and enhance workplace performance. – The student will be able to:
  - 06.01 Demonstrate awareness of the following workplace essentials: Quality customer service; business ethics; confidentiality of information; copyright violations; accepted workplace rules, regulations, policies, procedures, processes, and workplace safety, and appropriate attire and grooming.
- 07.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring situations in the workplace to accomplish job objectives and enhance workplace performance. – The student will be able to:
  - 07.01 Analyze, interpret, compile, and demonstrate the ability to present/communicate data in understandable and measurable terms using common statistical procedures.
  - 07.02 Use common standards of measurement including the metric system in solving work-related or business problems (e.g., length, weight, currency, time).
  - 07.03 Select and use the correct mathematical processes and tools to solve complex problem situations that are typical of business settings and use formulas when appropriate.

- 08.0 Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals. – The student will be able to:
- 08.01 Use personal assessment tools to identify personal strengths and weaknesses related to learning and work environments.
  - 08.02 Analyze job and career requirements and relate career interests to opportunities in the global economy.
- 09.0 Incorporate knowledge gained from individual assessment and job/career exploration to design an individual career plan that reflects the transition from school to work, lifelong learning, and personal and professional goals. – The student will be able to:
- 09.01 Research, compare, and contrast information technology career clusters (e.g., characteristics needed, skills required, education required, industry certifications, advantages and disadvantages of information technology careers, the need for information technology workers, etc.).
  - 09.02 Describe the variety of occupations and professions within the world of information technology including those where information technology is either in a primary focus or in a supportive role.
  - 09.03 Describe job requirements for the variety of occupations and professions within the global world of information technology.
  - 09.04 Analyze personal skills and aptitudes in comparison with information technology career opportunities.
  - 09.05 Refine and implement a plan to facilitate personal growth and skill development related to information technology career opportunities.
  - 09.06 Develop and maintain an electronic career portfolio, to include, but not limited to the Resume and Letter of Application.
- 10.0 Demonstrate human relations/interpersonal skills appropriate for the workplace. – The student will be able to:
- 10.01 Accept constructive criticism.
  - 10.02 Demonstrate personal and interpersonal skills appropriate for the workplace (e.g., responsibility, dependability, punctuality, integrity, positive attitude, initiative, respect for self and others, professional dress, etc.).
- 11.0 Participate in work-based learning experiences. – The student will be able to:
- 11.01 Participate in work-based learning experiences in an information technology environment.
  - 11.02 Discuss the use of technology in an information technology environment.
- 12.0 Perform e-mail activities. – The student will be able to:
- 12.01 Describe e-mail capabilities and functions.
  - 12.02 Identify components of an e-mail message.
  - 12.03 Identify the components of an e-mail address.
  - 12.04 Identify when to use different e-mail options.
  - 12.05 Attach a file to an e-mail message.
  - 12.06 Forward an e-mail message.
  - 12.07 Use an address book.

- 12.08 Reply to an e-mail message.
  - 12.09 Use the Internet to perform e-mail activities.
  - 12.10 Identify the appropriate use of e-mail and demonstrate related e-mail etiquette.
  - 12.11 Identify when to include information from an original e-mail message in a response.
  - 12.12 Identify common problems associated with widespread use of e-mail.
- 13.0 Demonstrate knowledge of different operating systems. – The student will be able to:
- 13.01 Identify operating system file naming conventions.
  - 13.02 Demonstrate proficiency with file management and structure (e.g., folder creation, file creation, backup, copy, delete, open, save).
  - 13.03 Demonstrate a working knowledge of standard file formats.
  - 13.04 Explain the history and purpose of various operating systems (e.g., DOS, Windows, Mac, and Unix/Linux).
- 14.0 Demonstrate proficiency navigating the Internet, intranet, and the WWW. – The student will be able to:
- 14.01 Identify and describe Web terminology.
  - 14.02 Demonstrate proficiency in using the basic features of GUI browsers (e.g., setting bookmarks, basic configurations, e-mail configurations, address book).
  - 14.03 Define Universal Resource Locators (URLs) and associated protocols (e.g., .com, .org, .edu, .gov, .net, .mil).
  - 14.04 Describe and observe Internet/Intranet ethics and copyright laws and regulatory control.
  - 14.05 Trace the evolution of the Internet from its inception to the present and into the future.
  - 14.06 Demonstrate proficiency using search engines (e.g., Yahoo!, Google, Northern Light, Lycos, Excite, etc.).
  - 14.07 Demonstrate proficiency using various web tools (e.g., downloading of files, transfer of files, telnet, PDF, etc.).
  - 14.08 Identify effective Boolean search strategies.
- 15.0 Demonstrate proficiency using HTML commands. – The student will be able to:
- 15.01 Identify elements of a Web page.
  - 15.02 Describe individual Web page layouts and content (e.g., writing for the Web, Web structure).
  - 15.03 Define basic HTML terminology.
  - 15.04 Analyze HTML source code developed by others.
  - 15.05 Create Web pages using basic HTML tags (e.g., links, lists, character styles, text alignment, and tables).
  - 15.06 Use storyboarding techniques for subsequent Web pages (e.g., linear, hierarchical).
  - 15.07 Edit and test HTML documents for accuracy and validity.
  - 15.08 Use basic functions of WYSIWYG editors.
  - 15.09 Use basic functions of HTML, DHTML, and XML editors and converters.
  - 15.10 Enhance web pages through the addition of images and graphics including animation.

- 16.0 Demonstrate proficiency in page design applicable to the WWW. – The student will be able to:
- 16.01 Develop an awareness of acceptable Web page design, including index pages in relation to the rest of the Web site.
  - 16.02 Describe and apply color theory as it applies to Web page design (e.g., background and text color).
  - 16.03 Access and digitize graphics through various resources (e.g., scanner, digital cameras, on-line graphics, clipart, CD-ROMs).
  - 16.04 Use image design software to create and edit images.
  - 16.05 Demonstrate proficiency in publishing to the Internet.
  - 16.06 Demonstrate proficiency in adding downloadable forms to web pages.
  - 16.07 Explain the need for web-based applications.
- 17.0 Demonstrate proficiency using specialized Web design software. – The student will be able to:
- 17.01 Compare and contrast various specialized web design software (e.g., Flash, Shockwave, GoLive, Director, etc.).
  - 17.02 Demonstrate proficiency using use of various specialized web design software (e.g., Flash, Shockwave, GoLive, Director, etc.).
- 18.0 Develop an awareness of the information technology industry. – The student will be able to:
- 18.01 Explain how information technology impacts the operation and management of business and society.
  - 18.02 Explain the emergence of e-commerce and e-government and the potential impact on business and society.
  - 18.03 Explain the emergence of a paperless society.
- 19.0 Develop an awareness of microprocessors and digital computers. – The student will be able to:
- 19.01 Describe the evolution of the digital computer.
  - 19.02 Explain the general architecture of a microcomputer system.
  - 19.03 Explain the evolution of microprocessors.
  - 19.04 Explain software hierarchy and its impact on microprocessors.
  - 19.05 Explain the need for and use of peripherals.
  - 19.06 Demonstrate proficiency using peripherals.
  - 19.07 Identify the basic concepts of computer maintenance and upgrades.
  - 19.08 Differentiate between diagnosing and troubleshooting.
- 20.0 Develop an awareness of programming languages. – The student will be able to:
- 20.01 Explain the history of programming languages.
  - 20.02 Explain the need for and use of compilers.
  - 20.03 Explain how compilers work.
  - 20.04 Identify the three types of programming design approaches (e.g., top-down, structured and object-oriented).

- 21.0 Develop an awareness of emerging technologies. – The student will be able to:
- 21.01 Compare and contrast various methods of evaluation for emerging technologies.
  - 21.02 Demonstrate knowledge of the process of planning upgrades and changeovers.
  - 21.03 Compare and contrast emerging technologies and describe how they impact business in the global marketplace (e.g., wireless, wireless web, cell phones, portables/handhelds, smart appliances, home networks, peer-to-peer, etc.).
- 22.0 Demonstrate an understanding of the seven layers of the Open Systems Interface (OSI) model. – The student will be able to:
- 22.01 Identify how types of networks and how they work.
  - 22.02 Identify the role of servers and clients on a network.
  - 22.03 Identify benefits and risks of networked computing.
  - 22.04 Identify the relationship between computer networks and other communications networks (i.e. telephone systems).
  - 22.05 Identify Intranets, Extranets and how they relate to the Internet.
  - 22.06 Demonstrate basic understanding of network administration.
  - 22.07 Describe the evolution of OSI from its inception to the present and into the future.
  - 22.08 Explain the interrelations of the seven layers of the Open Systems Interface (OSI) as it relates to hardware and software.
- 23.0 Demonstrate proficiency using common software applications. – The student will be able to:
- 23.01 Compare and contrast the appropriate use of various software applications (e.g., word processing, desktop publishing, graphics design, web browser, e-mail, presentation, database, scheduling, financial management, Java applet, music, etc.).
  - 23.02 Demonstrate proficiency in the use of various software applications (e.g., word processing, desktop publishing, graphics design, web browser, e-mail, presentation, database, scheduling, financial management, Java applet, music, etc.).
- 24.0 Demonstrate proficiency using specialized software applications. – The student will be able to:
- 24.01 Compare and contrast the appropriate use of specialized software applications (e.g., (OLTP, Computer Aided Design, Computer Aided Manufacturing, 3D animation process control, materials management, etc.).
  - 24.02 Demonstrate awareness of specialized software applications (e.g., OLTP, Computer Aided Design, Computer Aided Manufacturing, 3D animation, process control, materials management, etc.)
  - 24.03 Demonstrate the ability to incorporate digital sound.



2011 - 2012

**Florida Department of Education  
Student Performance Standards**

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

**Course Description:**

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

- 21.0 Demonstrate language arts knowledge and skills. – The student will be able to: AF 2.0
- 21.01 Locate, comprehend and evaluate key elements of oral and written information. AF 2.4
  - 21.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary. AF 2.5
  - 21.03 Present information formally and informally for specific purposes and audiences. AF 2.9
- 22.0 Apply communication skills (reading, writing, speaking, listening, and viewing) in a courteous, concise, and correct manner on personal and professional levels. – The student will be able to:
- 22.01 Organize ideas and communicate oral and written messages appropriate to an accounting environment.
  - 22.02 Collaborate with individuals and teams to complete tasks and solve accounting problems.
  - 22.03 Identify, define, and discuss professional accounting terminology appropriate for internal and external communications in an accounting environment.
  - 22.04 Compare and contrast the various forms of business ownership (e.g., sole proprietorships, partnerships, corporations) and other organizational structures (e.g., nonprofit organizations, government agencies). List the advantages and disadvantages of each form of business ownership.
- 23.0 Use technology to enhance the effectiveness of communications in order to accomplish job objectives and enhance workplace performance. – The student will be able to:
- This standard supports the following Sunshine State Standards: MA.912.A.2.13, 10.1, 10.2; S.1.2, 3.2
- 23.01 Gather information, extract key elements, analyze the impact of the data, and develop an appropriate solution.
- 24.0 Develop an awareness of management functions and organizational structures as they relate to today's workplace and employer/employee roles. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.D.7.1, 7.2

- 24.01 Demonstrate an awareness of the roles and responsibilities of employees within the organization of an accounting department.
  - 24.02 Participate as an active team leader and/or team member.
  - 24.03 Compare and contrast the roles and responsibilities of employees within the organization of an accounting department. Roles should include the CFO, controller, accounting manager, accounts payable and receivable coordinator, payroll administrator, bookkeeper and credit and collection manager.
  - 24.04 Perform tasks accurately, completely, and with attention to detail.
  - 24.05 Identify and describe generally accepted accounting principles (GAAP), explain how the application of GAAP impacts the recording of financial transactions, and the preparation of financial statements. Discuss the move to International Financial Reporting Standards (IFRS).
  - 24.06 Develop a working knowledge of individual income tax procedures and requirements to comply with tax laws and regulations.
- 25.0 Practice quality performance in the learning environment and the workplace. – The student will be able to:
- 25.01 Apply appropriate organizational skills to manage time and resources.
  - 25.02 Perform tasks accurately, completely, and with attention to detail a consistent basis.
  - 25.03 Think critically and make informed decisions.
- 26.0 Incorporate appropriate leadership and supervision techniques, customer service strategies, and standards of personal ethics to accomplish job objectives and enhance workplace performance. – The student will be able to:
- 26.01 Project a professional image through appropriate business attire, ethical behavior, personal responsibility, flexibility, and respect for confidentiality.
  - 26.02 Follow accepted rules, regulations, policies, and workplace safety.
- 27.0 Demonstrate mathematics knowledge and skills. – The student will be able to: AF 3.0
- 27.01 Demonstrate knowledge of arithmetic operations. AF 3.2
  - 27.02 Analyze and apply data and measurements to solve problems and interpret documents. AF 3.4
  - 27.03 Construct charts/tables/graphs using functions and data. AF 3.5
- 28.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring situations in the workplace to accomplish job objectives and enhance workplace performance. – The student will be able to:
- This standard supports the following Sunshine State Standards: MA.912.A.1.1, 1.2, 1.4, 1.5, 2.11, 2.12, 2.13
- 28.01 Apply appropriate mathematical processes to accounting applications.

- 29.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring personal and business situations. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.F.1.1, 1.2, 3.1, 3.2, 3.3, 4.1, 4.2, 4.3, 4.4, 4.5, 4.8, 4.9, 4.10, 4.11; A.3.8, 3.9, 3.10, 3.11, 3.12; G.1.4

29.01 Develop an awareness of effective credit management.

29.02 Prepare and analyze a personal budget.

- 30.0 Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals. – The student will be able to:

30.01 Analyze job and career requirements and relate career interests to opportunities in accounting occupations in the global economy.

- 31.0 Demonstrate human relations/interpersonal skills appropriate for the workplace. – The student will be able to:

31.01 Practice appropriate interpersonal skills working with and for others.

- 32.0 Develop an awareness for accounting work-based learning experiences. – The student will be able to:

32.01 Complete a work-based simulation.

32.02 Discuss the application of accounting principles in an accounting environment.

- 33.0 Apply accounting principles and concepts to the performance of accounting activities. – The student will be able to:

This standard supports the following Sunshine State Standards: MA.912.A.1.4, 1.5,1.8, 2.1, 2.2, 2.13, 3.1, 3.2, 3.3, 3.4, 3.5, 5.1, 5.4, 7.9, 8.7,10.1,10.2, 10.3; D.3.1, 3.3, 3.4, 4.1,7.1, 7.2; F.4.2, 4.3, 4.5, 4.11, 4.12; S.3.3; T.5.1, 5.2

33.01 Demonstrate an understanding of the application of the full accounting cycle to include preparation of a chart of accounts, use of t accounts, journalizing business transactions, posting of journal entries, preparation of trial balance, journalizing and posting of adjusting entries, journalizing and posting of post closing entries, and preparation of an income statement, statement of owner's equity, and balance sheet.

33.02 Prepare bank reconciliations. Demonstrate proficiency in cash control procedures to include bank deposits, electronic fund transfers, all credit and debit transactions, bank reconciliations, proof of cash, and journal entries related to all relating banking activities.

33.03 Read and interpret source documents to include invoices, cash receipts, sales slips, credit memos, vendor statements, purchase orders, and packing slips.

33.04 Prepare and maintain payroll records to include employee time processing procedures, payroll checks, a payroll register, employee earnings record, employer payroll taxes (to include tax forms) and all associated journal entries.

33.05 Analyze transactions for accuracy and prepare appropriate correcting entries.

33.06 Develop an awareness of tax forms (e.g. personal, payroll, sales), appropriate to jurisdiction of local, state and federal agencies.

- 33.07 Develop an awareness of internal control systems.
  - 33.08 Apply principles and concepts of the full accounting cycle to corporations and other entities.
  - 33.09 Compare and contrast the cost of merchandise inventory using various inventory evaluation methods (e.g., LIFO, FIFO, weighted average, gross profit).
  - 33.10 Classify and age accounts receivable and accounts payable.
  - 33.11 Analyze financial statement items to make informed business decisions.
  - 33.12 Analyze transactions for accuracy and prepare appropriate correcting entries.
  - 33.13 Compute depreciation expense using straight-line, double-declining balance, specific identification, and sum of the year's digits and record the associated journal entries.
  - 33.14 Develop an awareness of managerial and cost accounting methods.
  - 33.15 Compare and contrast a variety of methods for uncollectible accounts.
- 34.0 Apply accounting principles and concepts using appropriate technology. – The student will be able to:
- 34.01 Discuss the use of technology in an accounting environment.
  - 34.02 Describe the differences between manual and computerized accounting systems.
  - 34.03 Use spreadsheet and accounting software to maintain accounting records.

**Florida Department of Education  
Student Performance Standards**

**Course Number:** 8815110  
**Course Title:** Financial Operations  
**Course Credit:** 1

**Course Description:**

This course presents basic topics in macro and microeconomics, and the principles and practices of banking, credit, and consumer lending in the United States. Additional emphasis is placed on money, credit and banking, economic growth and stability, use of limited resources, characteristics of different economic systems and institutions, taxation and budgeting, labor management relations, and sales. Students become familiar with the major functions of banks and other financial intermediaries, central banking by the Federal Reserve System, and modern trends in the finance industry. The students are also introduced to credit functions, principles of credit risk evaluation, loan creation, debt collection, and stocks and bonds.

- 35.0 Compare the differences between the various economic systems. – The student will be able to:
- 35.01 Describe the terms "market" and "market system." Compare and contrast major features of a variety of economic systems. Explain the basic principles of a market system.
  - 35.02 Explain factors that have led to an increased international interdependence.
  - 35.03 Explain concepts associated with trade between nations.
- 36.0 Explain the nature of American capitalism through its various concepts. – The student will be able to:
- 36.01 Describe the characteristics of America's market economy.
  - 36.02 Explain the impact of supply and demand on the American economy.
- 37.0 Explain the profit motive in our economic system. – The student will be able to:
- 37.01 Interpret the term "profit."
  - 37.02 Explain the role of the profit motive in investment decisions.
- 38.0 Demonstrate by examples capital markets and the role securities have within these markets. – The student will be able to:
- 38.01 Develop reasons for corporate efforts to raise capital.
  - 38.02 Explain a variety of methods available to corporations for raising capital.
  - 38.03 Show the major purposes of corporate annual reports.
- 39.0 Develop skill in interpreting the financial section of the daily newspaper. – The student will be able to:
- 39.01 Identify important financial data components found in the financial section of a daily newspaper.

- 39.02 Demonstrate the importance of data relating to daily trading of a stock as listed in the business section of the newspaper or on the Internet.
- 40.0 Demonstrate an understanding of the different types of business organization. – The student will be able to:
- 40.01 Compare the features of proprietorship, partnership, and corporation.
  - 40.02 List the advantages and disadvantages of forming a corporation.
  - 40.03 Discuss reasons for corporate acquisitions and mergers.
- 41.0 Outline the role the federal reserve system plays in our money, credit, and banking processes. – The student will be able to:
- 41.01 Define money and the role it plays in the American economic system.
  - 41.02 Describe the role financial institutions play in the economic growth and development of a society.
- 42.0 Summarize how economic growth and stability impact the business cycle. – The student will be able to:
- 42.01 Interpret the concept of economic growth.
  - 42.02 Explain the various business cycles that occur in our society.
- 43.0 State the banking concept as used in America. – The student will be able to:
- 43.01 Identify the basic functions of banks.
  - 43.02 Describe the services offered by a full service bank.
  - 43.03 Identify financial services offered by major non-bank competitors.
  - 43.04 Explain the importance of the selling of financial services by all financial institutions.
- 44.0 Outline the historical transition the banking system in America has taken from its early years to its current position. – The student will be able to:
- 44.01 Review the Federal Reserve System's various roles in financial services industry.
  - 44.02 Identify the major Federal banking laws and their role in financial services industry.
  - 44.03 Diagram the organization of the Federal Reserve.
  - 44.04 Identify new financial products and services offered by a variety of financial institutions.
- 45.0 Define banking operations. – The student will be able to:
- 45.01 Identify the major departments of financial institutions.
  - 45.02 Describe the characteristics of a time deposit transaction.
  - 45.03 Identify types of negotiable instruments.
- 46.0 Analyze the types of investments used by banks. – The student will be able to:
- 46.01 Identify the role of financial intermediaries.
  - 46.02 Identify the most profitable assets for a bank to hold.

- 47.0 Evaluate the effectiveness of bank regulation and examination. – The student will be able to:
- 47.01 Describe the audit function of a bank.
  - 47.02 Identify the agencies responsible for bank regulation.
- 48.0 Identify terminology unique to the finance and finance-related industries. – The student will be able to:
- 48.01 Identify and define commonly used financial terms, such as income, expense, and profit.
  - 48.02 Identify and record financial data using correct terminology.
- 49.0 Describe the role of consumer credit in today's society. – The student will be able to:
- 49.01 Define consumer credit.
  - 49.02 Identify major providers of consumer credit.
  - 49.03 State the reason(s) consumer credit exists.
- 50.0 Identify the principles of saving and borrowing. – The student will be able to:
- 50.01 Describe the importance of credit to consumers in the American marketplace.
  - 50.02 List the criteria for judging an individual's credit worthiness.
  - 50.03 Describe three different types of consumer credit discrimination.
  - 50.04 Describe a strategy for increasing an individual's savings.
- 51.0 Identify career opportunities available in the consumer credit field. – The student will be able to:
- 51.01 List the various careers in consumer lending.
  - 51.02 Outline an organization chart for the consumer lending department of a financial institution.
- 52.0 Describe consumer credit products. – The student will be able to:
- 52.01 Identify the characteristics of consumer credit products (i.e., open ended, secured and unsecured, short and long term).
  - 52.02 Describe the benefits and risks of credit and debit card use.
  - 52.03 Name the activities involved in a credit transaction.
  - 52.04 Compare and contrast a mortgage to a home equity loan.
- 53.0 Define risk and consumer lending. – The student will be able to:
- 53.01 Define a credit risk.
  - 53.02 Construct a profile of a good credit risk.
  - 53.03 Explain the method an institution uses to price a loan.

- 54.0 Outline the procedures utilized in processing a credit application. – The student will be able to:
- 54.01 Outline the information needed on a credit application.
  - 54.02 List the documents involved in consumer lending.
  - 54.03 Develop a letter to notify the applicant of a credit decision.
- 55.0 Demonstrate the procedures utilized in gathering credit information. – The student will be able to:
- 55.01 Demonstrate a loan interview.
  - 55.02 Complete a loan application.
  - 55.03 Outline the procedures involved in credit verification.
  - 55.04 Explain the function of a credit bureau.
- 56.0 Outline the procedures used in evaluating a loan. – The student will be able to:
- 56.01 Analyze a credit grading system.
  - 56.02 Describe signals that may be fraud indicators.
  - 56.03 Analyze the reasons why credit information should be verified.
- 57.0 Identify the documents and procedures utilized in closing a loan. – The student will be able to:
- 57.01 Explain the significance of a loan closing.
  - 57.02 Identify the documents involved in general consumer lending.
- 58.0 Outline the methods utilized in servicing a loan. – The student will be able to:
- 58.01 Describe how consumer loans are serviced.
  - 58.02 Outline collection procedures for a consumer loan.
  - 58.03 Define bankruptcy.
  - 58.04 Outline the job responsibilities of a bankruptcy specialist.
- 59.0 Evaluate the role automation plays in the buying and selling of securities. – The student will be able to:
- 59.01 Identify the key terms relating to stock trading.
  - 59.02 Outline the sequence of events in making a stock trade.
- 60.0 Identify the laws and regulations for consumer protection. – The student will be able to:
- 60.01 Interpret the purpose of the Truth-In-Lending Act.
  - 60.02 Explain the major provisions of the Equal Credit Opportunity Act.
  - 60.03 Explain the importance of the Fair Credit Billing Act.
- 61.0 Summarize global banking functions. – The student will be able to:
- 61.01 Describe the promotion of global trade.
  - 61.02 Analyze the global credit crisis.
  - 61.03 Identify global exchange services.



- 62.0 Define global trade. – The student will be able to:
- 62.01 Describe what takes place during the rise or fall of the exchange rate of the U.S. dollar.
  - 62.02 Outline the advantages and disadvantages of a protectionist policy.
  - 62.03 Identify possible solutions to the problem of meeting global competition.
  - 62.04 Distinguish between imports and exports.
  - 62.05 Discuss the financial interdependence of nations.
  - 62.06 Explain the advantages and disadvantages of global trade.
  - 62.07 Define the major agreements governing the world: General Agreement on Tariffs and Trade (GATT), North American Free Trade Agreement (NAFTA), European Union (EU), ASEAN Free Trade Area (AFTA), and Southern Cone Common Market (Mercosur).
  - 62.08 Discuss the U.S. balance of trade.
  - 62.09 Know terms: trade, tariff, quota, embargo, voluntary export restraints, most favored nation status, foreign trade zones, export, import, dumping, kickbacks, International Monetary Fund (IMF).

2011- 2012

**Florida Department of Education  
Student Performance Standards**

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

**Course Description:**

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

63.0 Perform critical job skills. – The student will be able to:

- 63.01 Apply literacy skills in technical reading, computing and calculating.
- 63.02 Perform tasks as outlined in the individualized job performance skills plan.
- 63.03 Maintain relevant employment documents.
- 63.04 Sustain mentoring relationships in the workplace.
- 63.05 Communicate in business settings by listening, writing, speaking and presenting with professional demeanor.
- 63.06 Collaborate, communicate and interact utilizing technology.
- 63.07 Offer alternative suggestions or solutions rather than simply rejecting others ideas.
- 63.08 Contribute to team efforts by fulfilling responsibilities and valuing diversity.
- 63.09 Explore networking opportunities through professional associations.
- 63.10 Exercise proper judgment in decision making.
- 63.11 Adapt to changing organizational environments with flexibility.
- 63.12 Build a portfolio reflecting experiences and skills gained during the internship.

64.0 Display professional work habits. – The student will be able to:

- 64.01 Report as expected, on time, appropriately dressed and groomed and ready to work.
- 64.02 Create a positive professional image through proper introductions, eye contact, and a firm handshake.
- 64.03 Model acceptable work habits and conduct in the workplace as defined by company policy.
- 64.04 Complete and follow through on tasks and take initiative as warranted.
- 64.05 Respond to internal and external customers' needs and concerns.
- 64.06 Practice business etiquette and social sensitivity in face to face interaction, on the telephone and the Internet.
- 64.07 Build bridges between conflicting attitudes and ways of thinking.

65.0 Demonstrate ethical behavior. – The student will be able to:

- 65.01 Compare business activities to professional standards.

- 65.02 Show empathy, respect and support for others.
- 65.03 Value confidentiality and privacy.
- 65.04 Recognize gender and cultural inappropriate behaviors

2011 - 2012

**Florida Department of Education  
Student Performance Standards**

**Course Number:** 8815120  
**Course Title:** Personal Financial Planning  
**Course Credit:** 1

**Course Description:**

This course develops an awareness of the need for care and organization in planning for the wise use of economic resources and financial products available through a study of savings, credit, insurance, banking, investing and financial goals. The students are also made aware of the career opportunities offered by lending institutions.

66.0 Identify and apply the processes used in personal financial planning. – The student will be able to:

- 66.01 Discuss financial planning.
- 66.02 Explain basic steps in the financial planning process.
- 66.03 Evaluate a hypothetical situation from a financial planning point of view.
- 66.04 Summarize the extent to which financial planning would benefit people of different financial circumstances.

67.0 Describe the role of a financial planner. – The student will be able to:

- 67.01 Define abbreviations associated with degrees granted by various financial institutions and industries.
- 67.02 Develop a set of criteria for evaluating a planner's credentials.
- 67.03 Describe the skills, education, and training necessary for a career in financial planning.
- 67.04 List the basic steps in the financial planning process.

68.0 Outline the components of a financial plan. – The student will be able to:

- 68.01 Explain the importance of goals during the various phases of financial planning.
- 68.02 Describe financial information needed in the data gathering phase of planning.
- 68.03 Explain significance of an income statement and balance sheet for financial planning.
- 68.04 Explain how a planner analyzes financial data using the components of a financial plan.

69.0 Define the concept of risk management and insurance products. – The student will be able to:

- 69.01 List the broad range of insurances available to consumers.
- 69.02 Explain the major insurance-related concept of risk sharing.
- 69.03 Define key terms and concepts relating to insurance.
- 69.04 Develop a list of criteria for determining the amount of insurance an individual needs.
- 69.05 Outline an individual risk profile.

- 70.0 Outline investment opportunities available in today's financial market. – The student will be able to:
- 70.01 Identify key investment-related terms, concepts, and options.
  - 70.02 Develop an individual financial plan for a person with a one million dollar windfall.
  - 70.03 Outline a financial strategy for investing in precious metals and collectibles.
- 71.0 Identify retirement planning strategies. – The student will be able to:
- 71.01 Identify sources of retirement funds.
  - 71.02 List various pension plan options.
  - 71.03 Identify the retirement benefits provided by Social Security.
  - 71.04 Outline personal income tax planning strategies.
- 72.0 Identify estate planning strategies. – The student will be able to:
- 72.01 Define key terms and concepts relating to estate planning.
  - 72.02 Identify the major components of an individual estate plan.
  - 72.03 State the reasons why anyone with assets should plan an estate.
  - 72.04 Identify the major provisions of a will and explain why the drafting of a will is vital to estate planning.
- 73.0 Select a financial industry career for research. – The student will be able to:
- 73.01 Identify current trends that have developed in the financial field.
  - 73.02 Identify sources of information for career planning.
  - 73.03 Conduct in-depth career research including requirements for entry and advancement, career ladders, and opportunities related to the finance field.
  - 73.04 Develop an individualized education and career plan related to the financial field.
- 74.0 Generate a comprehensive financial plan. – The student will be able to:
- 74.01 Develop a personal financial plan for the purchase of an automobile including purchase price, interest, tax, down payment, dealers' fees, auto tag, auto insurance, etc.
  - 74.02 Develop a personal financial plan for a wedding including the financial and budgetary needs for the wedding facility, reception facility, caterer, printer, disc jockey, bride garments, groom garments, flowers, rehearsal dinner, honeymoon, payment for officiator, etc.
  - 74.03 Develop a personal financial plan for attending a four year college or university including housing, tuition, books, meals, etc.
  - 74.04 Develop a personal financial plan for attending a two year college including housing, tuition, books, meals, etc.
  - 74.05 Develop a personal financial plan for the purchase of a home including mortgage, interest rates, closing costs, pre-paid, homeowners insurance, etc.
- 75.0 Understand the six elements of contracts and distinguish between the different types of contracts. – The student will be able to:
- 75.01 Understand the six elements of a legally binding contract: agreement, consideration, contractual capacity, legality, genuineness of assent, and legal form.

- 75.02 Understand the differences between express agreements, implied agreements, negotiable instrument, written contracts and oral contracts, valid contracts, void contracts, and voidable contracts.
- 75.03 Understand the qualifications of a legally collectible negotiable instrument.
- 75.04 Understand the consumer responsibilities regarding contracts and agreements.
- 75.05 Understand the various consumer protection laws.
- 76.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives. – The students will be able to:
- 76.01 Employ leadership skills to accomplish organizational goals and objectives. LT 1.0
- 76.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks. LT 3.0
- 76.03 Conduct and participate in meetings to accomplish work tasks. LT 4.0
- 76.04 Employ mentoring skills to inspire and teach others. LT 5.0
- 77.0 Demonstrate personal money-management concepts, procedures, and strategies. – The students will be able to:
- 77.01 Identify and describe the services and legal responsibilities of financial institutions. FL 2.0
- 77.02 Describe the effect of money management on personal and career goals. FL 3.0
- 77.03 Develop a personal budget and financial goals. FL 3.1
- 77.04 Complete financial instruments for making deposits and withdrawals. FL 3.2
- 77.05 Maintain financial records. FL 3.3
- 77.06 Read and reconcile financial statements. FL 3.4
- 77.07 Research, compare and contrast investment opportunities.
- 78.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment. – The students will be able to:
- 78.01 Describe the nature and types of business organizations. SY 1.0
- 78.02 Explain the effect of key organizational systems on performance and quality.
- 78.03 List and describe quality control systems and/or practices common to the workplace. SY 2.0
- 78.04 Explain the impact of the global economy on business organization. HE 2.0

2011 - 2012

**Florida Department of Education  
Curriculum Framework**

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

	<b>Secondary</b>	<b>PSAV</b>
Program Number	8815200	M804990
CIP Number	0207020500	0207020500
Grade Level	9-12, 30, 31	30, 31
Standard Length	1 Credit	150 Hours
Teacher Certification	BUS ED 1 MKTG 1 @2 DIST ED @7 TEACH CDE @7 BANK FINC @7 G	BUS ED 1 MKTG 1 @2 DIST ED @7 TEACH CDE @7 BANK FINC @7 G
CTSO	DECA	College DECA
SOC Codes (all applicable)	43-3071.00	43-3071.00
Facility Code	<a href="http://www.fldoe.org/edfacil/sref.asp">http://www.fldoe.org/edfacil/sref.asp</a> (State Requirements for Educational Facilities)	
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>	
Perkins Technical Skill Attainment Inventory	<a href="http://www.fldoe.org/workforce/perkins/perkins_resources.asp">http://www.fldoe.org/workforce/perkins/perkins_resources.asp</a>	
Industry Certifications	<a href="http://www.fldoe.org/workforce/fcpea/default.asp">http://www.fldoe.org/workforce/fcpea/default.asp</a>	

### **Purpose**

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

It is designed to prepare students for employment in financial institutions such as teller, cashier, customer relations specialist, customer support in a variety of business environments, or to provide supplemental training for persons previously or currently employed in other industries management occupations

## Program Structure

This program is a planned sequence of instruction consisting of one Occupational Completion Point.

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

The following table illustrates the **PSAV** program structure:

OCP	Course Number	Course Title	Course Length	SOC Code
A	BRC0109	Tellers	150 Hours	43-3071.00

The following table illustrates the **Secondary** program structure:

OCP	Course Number	Course Title	Length	SOC Code	Level
A	8815200	Teller Operations	1 Credit	43-3071.00	2

## Laboratory Activities

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

## Special Notes

### Career and Technical Student Organization (CTSO)

DECA and College DECA are the appropriate career and technical student organizations for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

### 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 program-specific OJT framework apply.

### Essential Skills

Essential skills identified by the Division of Career and Adult Education have been integrated into the standards and benchmarks of this program. These skills represent the general knowledge and skills considered by industry to be essential for success in careers across all career clusters. Students preparing for a career served by this program at any level should be able to demonstrate these skills in the context of this program. A complete list of Essential Skills



and links to instructional resources in support of these Essential Skills are published on the CTE Essential Skills page of the FL-DOE website ([http://www.fldoe.org/workforce/dwdframe/essential\\_skills.asp](http://www.fldoe.org/workforce/dwdframe/essential_skills.asp)).

### **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

In addition to accommodations, some secondary students with disabilities (ESE) will need modifications to meet their special 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 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 occupational completion point (OCP) or a modified occupational completion point (MOCP). 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 an OCP/MOCP. The student should work on different competencies and new applications of competencies each year toward completion of the OCP(s)/MOCP. 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).

### **Articulation**

N/A

For details on articulation agreements which correlate to programs and industry certifications refer to [http://www.fldoe.org/workforce/dwdframe/artic\\_frame.asp](http://www.fldoe.org/workforce/dwdframe/artic_frame.asp).

### **Bright Futures/Gold Seal Scholarship**

Course substitutions as defined in the Comprehensive Course Table for this program area may be used to qualify a student for Florida's Gold Seal Vocational Scholarship, providing all other eligibility requirements are met. Eligibility requirements are available online at [https://www.osfaffelp.org/bfiehs/fnbpcm02\\_CCTMain.aspx](https://www.osfaffelp.org/bfiehs/fnbpcm02_CCTMain.aspx).

### **Fine Arts/Practical Arts Credit**

Many courses in CTE programs meet the Fine Arts/Practical Arts credit for high school graduation. For additional information refer to <http://www.fldoe.org/schools/pdf/ListPracticalArtsCourses.pdf>.

**Distance learning products:** Students who are organized, self motivated and desire flexibility in a learning environment may benefit from a distance learning program. Distance learning opportunities may be available utilizing synchronous and asynchronous tools to allow interaction with instructors, fellow students and practicing professionals. Many textbook publishers offer E-packs that coordinate with the text including a variety of web-enhanced activities. Instructors have noticed increased success rates, as measured by the percentage of students completing the course with a passing grade, when using materials integrated with the same text as used in traditional courses.

Other features of quality distance learning products include:

- Industry standard curriculum that may lead to certification
- Pre-assessment components
- Assessment tools
- Multimedia environments

A variety of programs lend themselves to Distance Learning Curriculum delivery:

- Virtual courses (delivered 100% online)
- Hybrid courses (a mix of online and classroom instruction)
- Web-enhanced classroom activities

**Accelerated workforce education:** In addition to the traditional course model, classes could also be given in a shorter time frame such as accelerated eight-week model. A hybrid model combining instructor-led training and online Internet modules is another alternative.

## Standards

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

- 01.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas
- 02.0 Demonstrate effective customer service skills.
- 03.0 Demonstrate human relations skills necessary for workplace success
- 04.0 Use information technology tools
- 05.0 Perform general organizational workplace competencies.
- 06.0 Demonstrate sales and marketing fundamentals.
- 07.0 Manage career development.
- 08.0 Demonstrate knowledge of the history and growth of financial institutions.
- 09.0 Demonstrate skills in handling cash and balancing a cash drawer.
- 10.0 Explain the types of acceptable customer identification and the importance of proper identification.
- 11.0 Demonstrate skills for performing basic teller functions.
- 12.0 Demonstrate an introductory knowledge of special teller duties.
- 13.0 Demonstrate knowledge of other bank services.
- 14.0 Demonstrate techniques for effective customer relations and for cross selling bank services.
- 15.0 Demonstrate security precautions and procedures.
- 16.0 Demonstrate mathematics knowledge and skills.
- 17.0 Demonstrate science knowledge and skills.
- 18.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
- 19.0 Demonstrate language arts knowledge and skills.
- 20.0 Solve problems using critical thinking skills, creativity and innovation.
- 21.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance.
- 22.0 Use information technology tools.
- 23.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
- 24.0 Demonstrate personal money-management concepts, procedures, and strategies.
- 25.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.
- 26.0 Describe the importance of professional ethics and legal responsibilities.
- 27.0 Explain the importance of employability and entrepreneurship skills.

2011 - 2012

**Florida Department of Education  
Student Performance Standards**

**Program Title: Teller Operations**  
**PSAV Number: M804990**

**Course Number: BRC0109**  
**Occupational Completion Point: OCP A**  
**Bank Teller – 150 Hours -- SOC Code 43-3071.00**

01.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas. – The students will be able to:

- |       |   |         |
|-------|---|---------|
| 01.01 | Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. | CM 1.0  |
| 01.02 | Locate, organize and reference written information from various sources.  | CM 3.0  |
| 01.03 | Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences.   | CM 5.0  |
| 01.04 | Interpret verbal and nonverbal cues/behaviors that enhance communication.   | CM 6.0  |
| 01.05 | Apply active listening skills to obtain and clarify information.  | CM 7.0  |
| 01.06 | Develop and interpret tables and charts to support written and oral communications.   | CM 8.0  |
| 01.07 | Exhibit public relations skills that aid in achieving customer satisfaction.  | CM 10.0 |

02.0 Demonstrate effective customer service skills. – The student will be able to:

- |       |   |
|-------|---|
| 02.01 | Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers. |
| 02.02 | Identify and evaluate customer needs.   |
| 02.03 | Respond to client inquiries in a timely matter.   |
| 02.04 | Access and maintain client records.   |
| 02.05 | Provide timely accurate information to meet customer needs.   |
| 02.06 | Utilize available techniques to effectively serve customers.  |
| 02.07 | Utilize a process to assist clients, including difficult customers, with problem resolution.                  |
| 02.08 | Operate within grant of authority to provide service to customers.  |
| 02.09 | Build client relationships  |

03.0 Demonstrate human relations skills necessary for workplace success. – The student will be able to:

- |       |   |
|-------|---|
| 03.01 | Exhibit interest and enthusiasm.                                      |
| 03.02 | Demonstrate a positive mental attitude.                               |
| 03.03 | Demonstrate traits of being industrious and cooperative.              |
| 03.04 | Demonstrate sincerity, patience, courtesy, and tact.                  |
| 03.05 | Exhibit punctuality, attendance and dependability.                    |
| 03.06 | Willingness to receive and accept feedback and use it constructively. |
| 03.07 | Demonstrate willingness to assume job responsibilities.               |
| 03.08 | Develop ability to handle difficult customer/co-worker situations.    |

- 03.09 Develop ability to exhibit friendliness, combined with a professional businesslike approach.
- 03.10 Demonstrate willingness to assume the responsibility for one's actions.
- 03.11 Demonstrate problem solving and critical thinking skills.
- 03.12 Foster teamwork to improve quality of work.
- 03.13 Use group consensus strategies.
  
- 04.0 Use information technology tools. – The students will be able to:
  - 04.01 Use Personal Information Management (PIM) applications to increase workplace efficiency. IT 1.0
  - 04.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications. IT 2.0
  - 04.03 Employ computer operations applications to access, create, manage, integrate, and store information. IT 3.0
  - 04.04 Employ collaborative/groupware applications to facilitate group work. IT 4.0
  
- 05.0 Perform general organizational workplace competencies. – The student will be able to:
  - 05.01 Demonstrate self-motivation and responsibility to complete an assigned task.
  - 05.02 Identify problem solving techniques.
  - 05.03 Choose appropriate action in situations requiring effective time management.
  - 05.04 Apply techniques for organizing and planning time and resources to complete an assigned task.
  - 05.05 Apply principles and techniques for being a productive, contributing member of a team.
  - 05.06 Communicate effectively with individuals lacking a technical background.
  - 05.07 Evaluate detailed technical oral instructions for clarity.
  - 05.08 Participate in group discussion as both a member and a leader.
  - 05.09 Encourage and build mutual trust, respect, and cooperation among team members.
  - 05.10 Assimilate new knowledge into project solutions and decisions.
  - 05.11 Employ techniques such as brainstorming to generate ideas and suggestions to achieve a task.
  - 05.12 Evaluate alternatives, costs and benefits in determining the best solution.
  - 05.13 Identify strategies to improve and maximize productivity in the workplace.
  
- 06.0 Demonstrate sales and marketing fundamentals. – The student will be able to:
  - 06.01 Demonstrate knowledge of services and/or products offered.
  - 06.02 Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
  - 06.03 Explain the importance of and demonstrate the procedures of cross selling.
  - 06.04 Identify the opportunities for cross selling.
  - 06.05 Follow effective procedures for closing a sale.
  - 06.06 Demonstrate the ability to sell a variety of services and/or products.
  
- 07.0 Manage career development. – The student will be able to:
  - 07.01 Enhance personal business skills.

- 07.02 Formulate a career plan for post-graduation.
  - 07.03 Comply with continuing education needs/requirements.
  - 07.04 Attend seminars, workshops, and tradeshow.
  - 07.05 Respond to changing business environment.
  - 07.06 Identify updated industry information.
  - 07.07 Explain the importance of having a written job description.
  - 07.08 Pursue industry designations/licensing/degrees.
  - 07.09 Reassess career plan.
  - 07.10 Demonstrate knowledge of how to make job changes appropriately.
  - 07.11 Understand employment benefits packages.
  - 07.12 Build mentor relationships.
  - 07.13 Volunteer in community service organizations.
  - 07.14 Network with industry professionals.
  - 07.15 Maintain professional contact for future projects.
  - 07.16 Identify corporate strategies and policies.
  - 07.17 Anticipate future industry trends and identify various industry career paths.
- 08.0 Demonstrate knowledge of the history and growth of financial institutions. – The student will be able to:
- 08.01 Explain the development, similarities, and differences of commercial banks, savings and loan associations, and credit unions.
  - 08.02 Explain the primary functions of financial institutions.
  - 08.03 Identify major legislative acts and regulations affecting the growth and development of financial institutions.
  - 08.04 Explain the role of the Federal Reserve System and other regulatory agencies i.e., Comptroller of Currency, FDIC, FSLIC, State Banking Department.
  - 08.05 Discuss the development of the role and duties of the teller.
- 09.0 Demonstrate skills in handling cash and balancing a cash drawer. – The student will be able to:
- 09.01 Identify the major parts of Federal Reserve Notes (currency).
  - 09.02 Explain techniques for identifying counterfeit currency.
  - 09.03 Demonstrate proficiency in counting, clipping, and strapping currency and coin.
  - 09.04 Explain basic rules for handling cash and setting up a cash drawer.
  - 09.05 Explain procedures for balancing a cash drawer and finding and correcting an out-of-balance condition.
  - 09.06 Demonstrate procedures for buying and selling money to the vault.
  - 09.07 Identify debit and credit items and explain their effect on general ledger accounts.
- 10.0 Explain the types of acceptable customer identification and the importance of proper identification. – The student will be able to:
- 10.01 Identify acceptable and unacceptable identification.
  - 10.02 Explain the purpose of obtaining identification and its importance to the financial institution.
- 11.0 Demonstrate skills for performing basic teller functions. – The student will be able to:

- 11.01 Demonstrate skills for cashing checks, receiving cash and check deposits, handling a split deposit, handling a savings withdrawal.
  - 11.02 Demonstrate knowledge of banking terminology.
  - 11.03 Demonstrate proficiency on the 10-key keypad.
  - 11.04 Identify the parts of a check; explain negotiability and cash ability of a check.
  - 11.05 Identify other negotiable instruments.
  - 11.06 Explain the purpose of micro encoding and the ABA number.
  - 11.07 Explain the types of endorsements and the importance of holder in due course.
- 12.0 Demonstrate an introductory knowledge of special teller duties. – The student will be able to:
- 12.01 Explain procedures of issuing and cashing savings bonds, traveler's checks, cashier's checks, and money orders; giving cash advances on bank cards; and exchanging foreign currency.
  - 12.02 Explain procedures for handling loan payments.
- 13.0 Demonstrate knowledge of other bank services. – The student will be able to:
- 13.01 Describe the various types of loans, repayment methods, and basic credit requirements.
  - 13.02 Explain the various types of savings plans, compound interest, and annual percentage rate.
  - 13.03 Explain the safe deposit box service and the bank's responsibility regarding this service.
  - 13.04 Reconcile a customer's bank statement.
- 14.0 Demonstrate techniques for effective customer relations and for cross selling bank services. – The student will be able to:
- 14.01 Demonstrate effective telephone usage and courtesy.
  - 14.02 Demonstrate effective customer service through role playing.
  - 14.03 Explain the importance of cross-selling and demonstrate methods to sell bank services.
- 15.0 Demonstrate security precautions and procedures. – The student will be able to:
- 15.01 Demonstrate procedures to help prevent bank fraud.
  - 15.02 Demonstrate procedures to use during and after a robbery.
  - 15.03 Demonstrate other teller precautions to help prevent loss to the in.
- 16.0 Demonstrate mathematics knowledge and skills. – The students will be able to: AF 3.0
- 16.01 Demonstrate knowledge of arithmetic operations. AF 3.2
  - 16.02 Analyze and apply data and measurements to solve problems and interpret documents. AF 3.4
  - 16.03 Construct charts/tables/graphs using functions and data. AF 3.5
- 17.0 Demonstrate science knowledge and skills. – The students will be able to: AF 4.0
- 17.01 Discuss the role of creativity in constructing scientific questions, methods and

- explanations. AF 4.1
- 17.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings. AF 4.3
- 18.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas. – The students will be able to:
- 18.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. CM 1.0
- 18.02 Locate, organize and reference written information from various sources. CM 3.0
- 18.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences. CM 5.0
- 18.04 Interpret verbal and nonverbal cues/behaviors that enhance communication. CM 6.0
- 18.05 Apply active listening skills to obtain and clarify information. CM 7.0
- 18.06 Develop and interpret tables and charts to support written and oral communications. CM 8.0
- 18.07 Exhibit public relations skills that aid in achieving customer satisfaction. CM 10.0
- 19.0 Demonstrate language arts knowledge and skills. – The students will be able to: AF 2.0
- 19.01 Locate, comprehend and evaluate key elements of oral and written information. AF 2.4
- 19.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary. AF 2.5
- 19.03 Present information formally and informally for specific purposes and audiences. AF 2.9
- 20.0 Solve problems using critical thinking skills, creativity and innovation. – The students will be able to:
- 20.01 Employ critical thinking skills independently and in teams to solve problems and make decisions. PS 1.0
- 20.02 Employ critical thinking and interpersonal skills to resolve conflicts. PS 2.0
- 20.03 Identify and document workplace performance goals and monitor progress toward those goals. PS 3.0
- 20.04 Conduct technical research to gather information necessary for decision-making. PS 4.0
- 21.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance. – The students will be able to:
- 21.01 Describe personal and jobsite safety rules and regulations that maintain safe and healthy work environments. SHE 1.0
- 21.02 Explain emergency procedures to follow in response to workplace accidents.
- 21.03 Create a disaster and/or emergency response plan.
- 22.0 Use information technology tools. – The students will be able to:
- 22.01 Use Personal Information Management (PIM) applications to increase workplace efficiency. IT 1.0
- 22.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications. IT 2.0



- 22.03 Employ computer operations applications to access, create, manage, integrate, and store information. IT 3.0
- 22.04 Employ collaborative/groupware applications to facilitate group work. IT 4.0
- 23.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives. – The students will be able to:
- 23.01 Employ leadership skills to accomplish organizational goals and objectives. LT 1.0
- 23.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks. LT 3.0
- 23.03 Conduct and participate in meetings to accomplish work tasks. LT 4.0
- 23.04 Employ mentoring skills to inspire and teach others. LT 5.0
- 24.0 Demonstrate personal money-management concepts, procedures, and strategies. – The students will be able to:
- 24.01 Identify and describe the services and legal responsibilities of financial institutions. FL 2.0
- 24.02 Describe the effect of money management on personal and career goals. FL 3.0
- 24.03 Develop a personal budget and financial goals. FL 3.1
- 24.04 Complete financial instruments for making deposits and withdrawals. FL 3.2
- 24.05 Maintain financial records. FL 3.3
- 24.06 Read and reconcile financial statements. FL 3.4
- 24.07 Research, compare and contrast investment opportunities.
- 25.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment. – The students will be able to:
- 25.01 Describe the nature and types of business organizations. SY 1.0
- 25.02 Explain the effect of key organizational systems on performance and quality.
- 25.03 List and describe quality control systems and/or practices common to the workplace. SY 2.0
- 25.04 Explain the impact of the global economy on business organizations. HE 2.0
- 26.0 Describe the importance of professional ethics and legal responsibilities. – The students will be able to:
- 26.01 Evaluate and justify decisions based on ethical reasoning. ELR 1.0
- 26.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies. ELR 1.1
- 26.03 Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace. ELR 1.2
- 26.04 Interpret and explain written organizational policies and procedures. ELR 2.0
- 27.0 Explain the importance of employability and entrepreneurship skills. – The students will be able to:
- 27.01 Identify and demonstrate positive work behaviors needed to be employable. ECD 1.0
- 27.02 Develop personal career plan that includes goals, objectives, and strategies. ECD 2.0
- 27.03 Examine licensing, certification, and industry credentialing requirements. ECD 3.0
- 27.04 Maintain a career portfolio to document knowledge, skills, and experience. ECD 5.0

27.05	Evaluate and compare employment opportunities that match career goals.	ECD 6.0
27.06	Identify and exhibit traits for retaining employment.	ECD 7.0
27.07	Identify opportunities and research requirements for career advancement.	ECD 8.0
27.08	Research the benefits of ongoing professional development.	ECD 9.0
27.09	Examine and describe entrepreneurship opportunities as a career planning option.	ECD 10.0

2011 - 2012

**Florida Department of Education  
Student Performance Standards**

**Course Title:** Teller Operations  
**Course Number:** 8815200  
**Course Credit:** 1

**Course Description:**

01.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas. – The students will be able to:

- |       |   |         |
|-------|---|---------|
| 01.01 | Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. | CM 1.0  |
| 01.02 | Locate, organize and reference written information from various sources.  | CM 3.0  |
| 01.03 | Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences.   | CM 5.0  |
| 01.04 | Interpret verbal and nonverbal cues/behaviors that enhance communication.   | CM 6.0  |
| 01.05 | Apply active listening skills to obtain and clarify information.  | CM 7.0  |
| 01.06 | Develop and interpret tables and charts to support written and oral communications.   | CM 8.0  |
| 01.07 | Exhibit public relations skills that aid in achieving customer satisfaction.  | CM 10.0 |

02.0 Demonstrate effective customer service skills. – The student will be able to:

- |       |   |
|-------|---|
| 02.01 | Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers. |
| 02.02 | Identify and evaluate customer needs.   |
| 02.03 | Respond to client inquiries in a timely matter.   |
| 02.04 | Access and maintain client records.   |
| 02.05 | Provide timely accurate information to meet customer needs.   |
| 02.06 | Utilize available techniques to effectively serve customers.  |
| 02.07 | Utilize a process to assist clients, including difficult customers, with problem resolution.                  |
| 02.08 | Operate within grant of authority to provide service to customers.  |
| 02.09 | Build client relationships  |

03.0 Demonstrate human relations skills necessary for workplace success. – The student will be able to:

- |       |   |
|-------|---|
| 03.01 | Exhibit interest and enthusiasm.                                      |
| 03.02 | Demonstrate a positive mental attitude.                               |
| 03.03 | Demonstrate traits of being industrious and cooperative.              |
| 03.04 | Demonstrate sincerity, patience, courtesy, and tact.                  |
| 03.05 | Exhibit punctuality, attendance and dependability.                    |
| 03.06 | Willingness to receive and accept feedback and use it constructively. |
| 03.07 | Demonstrate willingness to assume job responsibilities.               |
| 03.08 | Develop ability to handle difficult customer/co-worker situations.    |

- 03.09 Develop ability to exhibit friendliness, combined with a professional businesslike approach.
  - 03.10 Demonstrate willingness to assume the responsibility for one's actions.
  - 03.11 Demonstrate problem solving and critical thinking skills.
  - 03.12 Foster teamwork to improve quality of work.
  - 03.13 Use group consensus strategies.
- 04.0 Use information technology tools. – The students will be able to:
- 04.01 Use Personal Information Management (PIM) applications to increase workplace efficiency. IT 1.0
  - 04.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications. IT 2.0
  - 04.03 Employ computer operations applications to access, create, manage, integrate, and store information. IT 3.0
  - 04.04 Employ collaborative/groupware applications to facilitate group work. IT 4.0
- 05.0 Perform general organizational workplace competencies. – The student will be able to:
- 05.01 Demonstrate self-motivation and responsibility to complete an assigned task.
  - 05.02 Identify problem solving techniques.
  - 05.03 Choose appropriate action in situations requiring effective time management.
  - 05.04 Apply techniques for organizing and planning time and resources to complete an assigned task.
  - 05.05 Apply principles and techniques for being a productive, contributing member of a team.
  - 05.06 Communicate effectively with individuals lacking a technical background.
  - 05.07 Evaluate detailed technical oral instructions for clarity.
  - 05.08 Participate in group discussion as both a member and a leader.
  - 05.09 Encourage and build mutual trust, respect, and cooperation among team members.
  - 05.10 Assimilate new knowledge into project solutions and decisions.
  - 05.11 Employ techniques such as brainstorming to generate ideas and suggestions to achieve a task.
  - 05.12 Evaluate alternatives, costs and benefits in determining the best solution.
  - 05.13 Identify strategies to improve and maximize productivity in the workplace.
- 06.0 Demonstrate sales and marketing fundamentals. – The student will be able to:
- 06.01 Demonstrate knowledge of services and/or products offered.
  - 06.02 Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
  - 06.03 Explain the importance of and demonstrate the procedures of cross selling.
  - 06.04 Identify the opportunities for cross selling.
  - 06.05 Follow effective procedures for closing a sale.
  - 06.06 Demonstrate the ability to sell a variety of services and/or products.
- 07.0 Manage career development. – The student will be able to:
- 07.01 Enhance personal business skills.

- 07.02 Formulate a career plan for post-graduation.
  - 07.03 Comply with continuing education needs/requirements.
  - 07.04 Attend seminars, workshops, and tradeshow.
  - 07.05 Respond to changing business environment.
  - 07.06 Identify updated industry information.
  - 07.07 Explain the importance of having a written job description.
  - 07.08 Pursue industry designations/licensing/degrees.
  - 07.09 Reassess career plan.
  - 07.10 Demonstrate knowledge of how to make job changes appropriately.
  - 07.11 Understand employment benefits packages.
  - 07.12 Build mentor relationships.
  - 07.13 Volunteer in community service organizations.
  - 07.14 Network with industry professionals.
  - 07.15 Maintain professional contact for future projects.
  - 07.16 Identify corporate strategies and policies.
  - 07.17 Anticipate future industry trends and identify various industry career paths.
- 08.0 Demonstrate knowledge of the history and growth of financial institutions. – The student will be able to:
- 08.01 Explain the development, similarities, and differences of commercial banks, savings and loan associations, and credit unions.
  - 08.02 Explain the primary functions of financial institutions.
  - 08.03 Identify major legislative acts and regulations affecting the growth and development of financial institutions.
  - 08.04 Explain the role of the Federal Reserve System and other regulatory agencies i.e., Comptroller of Currency, FDIC, FSLIC, State Banking Department.
  - 08.05 Discuss the development of the role and duties of the teller.
- 09.0 Demonstrate skills in handling cash and balancing a cash drawer. – The student will be able to:
- 09.01 Identify the major parts of Federal Reserve Notes (currency).
  - 09.02 Explain techniques for identifying counterfeit currency.
  - 09.03 Demonstrate proficiency in counting, clipping, and strapping currency and coin.
  - 09.04 Explain basic rules for handling cash and setting up a cash drawer.
  - 09.05 Explain procedures for balancing a cash drawer and finding and correcting an out-of-balance condition.
  - 09.06 Demonstrate procedures for buying and selling money to the vault.
  - 09.07 Identify debit and credit items and explain their effect on general ledger accounts.
- 10.0 Explain the types of acceptable customer identification and the importance of proper identification. – The student will be able to:
- 10.01 Identify acceptable and unacceptable identification.
  - 10.02 Explain the purpose of obtaining identification and its importance to the financial institution.
- 11.0 Demonstrate skills for performing basic teller functions. – The student will be able to:

- 11.01 Demonstrate skills for cashing checks, receiving cash and check deposits, handling a split deposit, handling a savings withdrawal.
  - 11.02 Demonstrate knowledge of banking terminology.
  - 11.03 Demonstrate proficiency on the 10-key keypad.
  - 11.04 Identify the parts of a check; explain negotiability and cash ability of a check.
  - 11.05 Identify other negotiable instruments.
  - 11.06 Explain the purpose of micro encoding and the ABA number.
  - 11.07 Explain the types of endorsements and the importance of holder in due course.
- 12.0 Demonstrate an introductory knowledge of special teller duties. – The student will be able to:
- 12.01 Explain procedures of issuing and cashing savings bonds, traveler's checks, cashier's checks, and money orders; giving cash advances on bank cards; and exchanging foreign currency.
  - 12.02 Explain procedures for handling loan payments.
- 13.0 Demonstrate knowledge of other bank services. – The student will be able to:
- 13.01 Describe the various types of loans, repayment methods, and basic credit requirements.
  - 13.02 Explain the various types of savings plans, compound interest, and annual percentage rate.
  - 13.03 Explain the safe deposit box service and the bank's responsibility regarding this service.
  - 13.04 Reconcile a customer's bank statement.
- 14.0 Demonstrate techniques for effective customer relations and for cross selling bank services. – The student will be able to:
- 14.01 Demonstrate effective telephone usage and courtesy.
  - 14.02 Demonstrate effective customer service through role playing.
  - 14.03 Explain the importance of cross-selling and demonstrate methods to sell bank services.
- 15.0 Demonstrate security precautions and procedures. – The student will be able to:
- 15.01 Demonstrate procedures to help prevent bank fraud.
  - 15.02 Demonstrate procedures to use during and after a robbery.
  - 15.03 Demonstrate other teller precautions to help prevent loss to the in.
- 16.0 Demonstrate mathematics knowledge and skills. – The students will be able to: AF 3.0
- 16.01 Demonstrate knowledge of arithmetic operations. AF 3.2
  - 16.02 Analyze and apply data and measurements to solve problems and interpret documents. AF 3.4
  - 16.03 Construct charts/tables/graphs using functions and data. AF 3.5
- 17.0 Demonstrate science knowledge and skills. – The students will be able to: AF 4.0
- 17.01 Discuss the role of creativity in constructing scientific questions, methods and

- explanations. AF 4.1
- 17.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings. AF 4.3
- 18.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas. – The students will be able to:
- 18.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. CM 1.0
- 18.02 Locate, organize and reference written information from various sources. CM 3.0
- 18.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences. CM 5.0
- 18.04 Interpret verbal and nonverbal cues/behaviors that enhance communication. CM 6.0
- 18.05 Apply active listening skills to obtain and clarify information. CM 7.0
- 18.06 Develop and interpret tables and charts to support written and oral communications. CM 8.0
- 18.07 Exhibit public relations skills that aid in achieving customer satisfaction. CM 10.0
- 19.0 Demonstrate language arts knowledge and skills. – The students will be able to: AF 2.0
- 19.01 Locate, comprehend and evaluate key elements of oral and written information. AF 2.4
- 19.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary. AF 2.5
- 19.03 Present information formally and informally for specific purposes and audiences. AF 2.9
- 20.0 Solve problems using critical thinking skills, creativity and innovation. – The students will be able to:
- 20.01 Employ critical thinking skills independently and in teams to solve problems and make decisions. PS 1.0
- 20.02 Employ critical thinking and interpersonal skills to resolve conflicts. PS 2.0
- 20.03 Identify and document workplace performance goals and monitor progress toward those goals. PS 3.0
- 20.04 Conduct technical research to gather information necessary for decision-making. PS 4.0
- 21.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance. – The students will be able to:
- 21.01 Describe personal and jobsite safety rules and regulations that maintain safe and healthy work environments. SHE 1.0
- 21.02 Explain emergency procedures to follow in response to workplace accidents.
- 21.03 Create a disaster and/or emergency response plan.
- 22.0 Use information technology tools. – The students will be able to:
- 22.01 Use Personal Information Management (PIM) applications to increase workplace efficiency. IT 1.0
- 22.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar,

- contacts, email, and internet applications. IT 2.0
- 22.03 Employ computer operations applications to access, create, manage, integrate, and store information. IT 3.0
- 22.04 Employ collaborative/groupware applications to facilitate group work. IT 4.0
- 23.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives. – The students will be able to:
- 23.01 Employ leadership skills to accomplish organizational goals and objectives. LT 1.0
- 23.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks. LT 3.0
- 23.03 Conduct and participate in meetings to accomplish work tasks. LT 4.0
- 23.04 Employ mentoring skills to inspire and teach others. LT 5.0
- 24.0 Demonstrate personal money-management concepts, procedures, and strategies. – The students will be able to:
- 24.01 Identify and describe the services and legal responsibilities of financial institutions. FL 2.0
- 24.02 Describe the effect of money management on personal and career goals. FL 3.0
- 24.03 Develop a personal budget and financial goals. FL 3.1
- 24.04 Complete financial instruments for making deposits and withdrawals. FL 3.2
- 24.05 Maintain financial records. FL 3.3
- 24.06 Read and reconcile financial statements. FL 3.4
- 24.07 Research, compare and contrast investment opportunities.
- 25.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment. – The students will be able to:
- 25.01 Describe the nature and types of business organizations. SY 1.0
- 25.02 Explain the effect of key organizational systems on performance and quality.
- 25.03 List and describe quality control systems and/or practices common to the workplace. SY 2.0
- 25.04 Explain the impact of the global economy on business organizations. HE 2.0
- 26.0 Describe the importance of professional ethics and legal responsibilities. – The students will be able to:
- 26.01 Evaluate and justify decisions based on ethical reasoning. ELR 1.0
- 26.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies. ELR 1.1
- 26.03 Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace. ELR 1.2
- 26.04 Interpret and explain written organizational policies and procedures. ELR 2.0
- 27.0 Explain the importance of employability and entrepreneurship skills. – The students will be able to:
- 27.01 Identify and demonstrate positive work behaviors needed to be employable. ECD 1.0
- 27.02 Develop personal career plan that includes goals, objectives, and strategies. ECD 2.0
- 27.03 Examine licensing, certification, and industry credentialing requirements. ECD 3.0
- 27.04 Maintain a career portfolio to document knowledge, skills, and experience. ECD 5.0



27.05	Evaluate and compare employment opportunities that match career goals.	ECD 6.0
27.06	Identify and exhibit traits for retaining employment.	ECD 7.0
27.07	Identify opportunities and research requirements for career advancement.	ECD 8.0
27.08	Research the benefits of ongoing professional development.	ECD 9.0
27.09	Examine and describe entrepreneurship opportunities as a career planning option.	ECD 10.0

2011 - 2012

**Florida Department of Education  
Curriculum Framework**

**Program Title:** Individual Income Tax Preparation  
**Program Type:** Career Preparatory  
**Career Cluster:** Finance

PSAV	
Program Number	F100100
CIP Number	0252160101
Grade Level	30,31
Standard Length	72 Hours
Teacher Certification	A MINIMUM OF TWO (2) YEARS OF FULL-TIME OCCUPATIONAL EXPERIENCE OR THE EQUIVALENT OF PART-TIME EXPERIENCE IN THE INDIVIDUAL TAX PREPARATION FIELD OR OTHER REQUIREMENTS AS ADOPTED BY SCHOOL BOARD POLICY FOR ISSUING NON-DEGREED CERTIFICATES
CTSO	College DECA
SOC Codes (all applicable)	13-2051
Facility Code	N/A - <a href="http://www.fldoe.org/edfacil/sref.asp">http://www.fldoe.org/edfacil/sref.asp</a> (State Requirements for Educational Facilities)
Targeted Occupation List	Financial Analysts <a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>
Perkins Technical Skill Attainment Inventory	<a href="http://www.fldoe.org/workforce/perkins/perkins_resources.asp">http://www.fldoe.org/workforce/perkins/perkins_resources.asp</a>
Industry Certifications	Certified Financial Planner
Basic Skills Level	N/A

### **Purpose**

The purpose of this program is to develop individuals who can advise clients on personal income tax matters utilizing knowledge of tax strategies and prepare tax forms.

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

### **Program Structure**

This program is a planned sequence of instruction consisting of one Occupational Completion Point.

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

The following table illustrates the program structure:

OCP	Course Number	Course Title	Course Length	SOC Code
A	TAX0090	Basic Individual Tax Preparation	24 Hours	13-2051
	TAX0091	Intermediate Tax Preparation	24 Hours	13-2051
	TAX0092	Advanced Tax Preparation	24 Hours	13-2051

### **Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

### **Special Notes**

#### **Career and Technical Student Organization (CTSO)**

The Cooperative Education Clubs of Florida/Business Professionals of America (CECF/BPA) is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

#### **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 program-specific OJT framework apply.

#### **Essential Skills**

Essential skills identified by the Division of Career and Adult Education have been integrated into the standards and benchmarks of this program. These skills represent the general knowledge and skills considered by industry to be essential for success in careers across all career clusters. Students preparing for a career served by this program at any level should be able to demonstrate these skills in the context of this program. A complete list of Essential Skills and links to instructional resources in support of these Essential Skills are published on the CTE Essential Skills page of the FL-DOE website ([http://www.fldoe.org/workforce/dwdframe/essential\\_skills.asp](http://www.fldoe.org/workforce/dwdframe/essential_skills.asp)).

#### **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's

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

In addition to accommodations, some secondary students with disabilities (ESE) will need modifications to meet their special 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 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 Occupational Completion Point (OCP) or a Modified Occupational Completion Point (MOCP). 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 an OCP/MOCP. The student should work on different competencies and new applications of competencies each year toward completion of the OCP(s)/MOCP. 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).

### **Articulation**

This program has no statewide articulation agreement approved by the Articulation Coordinating Committee. However, this does not preclude the awarding of credits by any college through local agreements.

For details on statewide articulation agreements which correlate to programs and industry certifications, refer to [http://www.fl DOE.org/workforce/dwdframe/artic\\_frame.asp](http://www.fl DOE.org/workforce/dwdframe/artic_frame.asp).

### **Standards**

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

- 01.0 Demonstrate an understanding of the filing information and IRS e-file.
- 02.0 Demonstrate an understanding of exemptions and dependents.
- 03.0 Demonstrate an understanding of filing status and standard deduction.
- 04.0 Demonstrate an understanding of W-2, tax table and tax rate schedule.
- 05.0 Demonstrate an understanding of common nonrefundable credits.
- 06.0 Demonstrate an understanding of common refundable credits.
- 07.0 Demonstrate an understanding of schedule A.
- 08.0 Demonstrate an understanding of interest, dividends, capital gain distributions, and taxable social security benefits.
- 09.0 Demonstrate an understanding of pension distributions.
- 10.0 Demonstrate an understanding of simple schedule C (no depreciation), standard mileage for vehicles, schedule SE, and SE tax adjustment to income.

- 11.0 Demonstrate an understanding of employee business expenses.
- 12.0 Demonstrate an understanding of IRA distributions.
- 13.0 Demonstrate an understanding of other income and adjustments.
- 14.0 Demonstrate an understanding of estimated tax payments, balance due, and extensions.
- 15.0 Demonstrate an understanding of basis of property.
- 16.0 Demonstrate an understanding of sale of capital assets.
- 17.0 Demonstrate an understanding of depreciation part I, including section 179 deduction.
- 18.0 Demonstrate an understanding of depreciation part II, including actual vehicle expenses.
- 19.0 Demonstrate an understanding of schedule e-rental property.
- 20.0 Demonstrate an understanding of other common forms — review of the office-in-home, amended returns, installment agreement, and injured and innocent spouse.
- 21.0 Demonstrate mathematics knowledge and skills.
- 22.0 Demonstrate science knowledge and skills.
- 23.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
- 24.0 Demonstrate language arts knowledge and skills.
- 25.0 Solve problems using critical thinking skills, creativity and innovation.
- 26.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance.
- 27.0 Use information technology tools.
- 28.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
- 29.0 Demonstrate personal money-management concepts, procedures, and strategies.
- 30.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.
- 31.0 Describe the importance of professional ethics and legal responsibilities.
- 32.0 Explain the importance of employability and entrepreneurship skills.

**Florida Department of Education  
Student Performance Standards**

**Program Title: Individual Tax Preparation**  
**PSAV Number: F100100**

**Course Number: TAX0090**  
**Occupational Completion Point: A**  
**Individual Tax Preparation (Basic Individual Tax Preparation) – 24 Hours –**  
**SOC Code 13-2051**

- 01.0 Demonstrate an understanding of the filing information and IRS e-file. – The student will be able to:
- 01.01 Determine whether an individual is required to file.
  - 01.02 Select which form the taxpayer qualifies to use when filing a return with the IRS.
  - 01.03 Recognize records that a taxpayer may have to verify their income and expenses.
  - 01.04 Use rounding to calculate amounts to report on a tax return.
  - 01.05 Recognize the responsibilities of IRS third party designee.
  - 01.06 Determine the due date of tax returns.
  - 01.07 Identify process for filing paper and electronic returns.
  - 01.08 Identify refund and payment options for paper and electronic returns.
  - 01.09 Understand the requirements for taxpayer recordkeeping.
- 02.0 Demonstrate an understanding of exemptions and dependents. – The student will be able to:
- 02.01 Recognize the difference between personal and dependent exemptions.
  - 02.02 Recognize and apply rules for claiming personal exemptions.
  - 02.03 Identify the two types of qualifying individuals who can be dependents.
  - 02.04 Determine when an individual may be claimed as a dependent by applying the general tests for dependency.
  - 02.05 Recognize and apply the tests for determining a qualifying child for the exemption for dependents.
  - 02.06 Recognize when and how to apply the special rule for divorced or separated parents.
  - 02.07 Recognize and apply the tests for a qualifying relative.
  - 02.08 Identify the difference between the support test for a qualifying child and the support test for a qualifying relative.
  - 02.09 Determine the appropriate entries for form 1040, line 6 and line 42.
- 03.0 Demonstrate an understanding of filing status and standard deduction. – The student will be able to:
- 03.01 Determine which filing statuses a taxpayer qualifies to use.
  - 03.02 Identify when a taxpayer is considered married or unmarried for filing status purposes.
  - 03.03 Identify the filing status that is most advantageous for the taxpayer.
  - 03.04 Identify tax return requirements for decedents.
  - 03.05 Determine the standard deduction amount.

- 03.06 Identify who must sign a return.
- 04.0 Demonstrate an understanding of W-2, tax table and tax rate schedule. – The student will be able to:
  - 04.01 Interpret items reported on form W-2.
  - 04.02 Recognize what constitutes an acceptable form W-2 for filing.
  - 04.03 Enter W2 wages and withholdings on a tax return.
  - 04.04 Calculate the Adjusted Gross Income (AGI).
  - 04.05 Calculate taxable income.
  - 04.06 Calculate tax using the tax table and tax computation worksheet.
  - 04.07 Complete a basic tax return.
- 05.0 Demonstrate an understanding of common nonrefundable credits. – The student will be able to:
  - 05.01 Distinguish the difference between refundable credits and nonrefundable credits
  - 05.02 Determine whether a taxpayer qualifies to claim a credit for dependent care expenses.
  - 05.03 Determine whether a taxpayer qualifies to claim a credit for education expenses.
  - 05.04 Determine whether a taxpayer qualifies to claim a credit for contributions to retirement plans.
  - 05.05 Determine whether a taxpayer qualifies to claim a credit for the child tax credit.
  - 05.06 Calculate the credit for dependent care expenses.
  - 05.07 Calculate the credit for education expenses.
  - 05.08 Calculate the credit for contributions to retirement plans.
  - 05.09 Calculate the child tax credit.
- 06.0 Demonstrate an understanding of common refundable credits. – The student will be able to:
  - 06.01 Identify who is a qualifying child for the EIC.
  - 06.02 Determine who is a qualifying child for EIC.
  - 06.03 Recognize when schedule EIC must be attached.
  - 06.04 Apply due diligence requirements for a paid preparer.
  - 06.05 Determine the EIC amount.
  - 06.06 Identify the requirements to claim the EIC after disallowance.
  - 06.07 Calculate the additional child tax credit.
  - 06.08 Apply the tie-breaker rule.
  - 06.09 Calculate refundable excess social security tax withheld.
- 07.0 Demonstrate an understanding of schedule A. – The student will be able to:
  - 07.01 Determine deductible medical expenses.
  - 07.02 Calculate the medical expense deduction.
  - 07.03 Determine the most advantageous tax for the state and local tax deduction.
  - 07.04 Determine deductible taxes.
  - 07.05 Determine deductible mortgage interest.
  - 07.06 Determine deductible mortgage insurance premiums.
  - 07.07 Recognize records to keep for charitable contributions.
  - 07.08 Determine charitable contributions.
  - 07.09 Determine when a taxpayer should itemize deductions.

07.10 Claim itemized deductions.

**Course Number: TAX0091**

**Occupational Completion Point: A**

**Individual Tax Preparation (Intermediate Tax Preparation) – 24 Hours –  
SOC Code 13-2051**

- 08.0 Demonstrate an understanding of interest, dividends, capital gain distributions, and taxable social security benefits .– The student will be able to:
- 08.01 Determine whether various types of interest and dividends are taxable or nontaxable.
  - 08.02 Identify backup withholding and report it on the tax return.
  - 08.03 Report interest and dividends on the tax return.
  - 08.04 Report capital gain distributions on the tax return.
  - 08.05 Determine whether schedule b is required to be filed.
  - 08.06 Identify an early withdrawal penalty and report it on the tax return.
  - 08.07 Complete the qualified dividends and capital gain tax worksheet.
  - 08.08 Identify items that constitute investment income.
  - 08.09 Apply the investment income limitation for the EIC.
- 09.0 Demonstrate an understanding of pension distributions. – The student will be able to:
- 09.01 Identify taxable retirement plan distributions.
  - 09.02 Determine the nontaxable portion of a retirement plan distribution using form 1099-R.
  - 09.03 Identify exceptions to the 10% additional tax on early distributions.
  - 09.04 Complete form 5329 to report exceptions to the 10% additional tax on early distributions.
  - 09.05 Report retirement distributions on form 1040.
  - 09.06 Report the additional tax on early distributions on form 1040.
  - 09.07 Determine the taxable portion of social security benefits.
  - 09.08 Report taxable social security benefits on form 1040.
- 10.0 Demonstrate an understanding of simple schedule C (no depreciation), standard mileage for vehicles, schedule se, and se tax adjustment to income. – The student will be able to:
- 10.01 Report general business information, business income and deductible business expenses.
  - 10.02 Calculate net profit or loss form business.
  - 10.03 Calculate se tax.
  - 10.04 Calculate & report adjustments to income for one-half of se tax and the self-employed health insurance deduction.
  - 10.05 Calculate & report the earned income credit for a self-employed taxpayer.
- 11.0 Demonstrate an understanding of employee business expenses. – The student will be able to:
- 11.01 Determine which local transportation costs are qualifying business expenses.
  - 11.02 Determine when an employee is considered away from home on business and which costs are qualifying business expenses.
  - 11.03 Identify which meals and entertainment costs are qualifying business expenses.



- 11.04 Identify qualifying work-related education expenses.
  - 11.05 Calculate the deduction for business use of a vehicle using the standard mileage rate.
  - 11.06 Calculate the deduction for meals and entertainment.
  - 11.07 Enter employee business expenses and related reimbursements on the tax return.
  - 11.08 Identify the recordkeeping requirements for employee business expenses.
- 12.0 Demonstrate an understanding of IRA distributions. – The student will be able to:
- 12.01 Determine whether the taxpayer can contribute to an IRA.
  - 12.02 Calculate the maximum amount the taxpayer is allowed to contribute to an IRA.
  - 12.03 Recognize the impact of rolling over and transferring amounts to an IRA.
  - 12.04 Calculate and report the taxable amount of an IRA distribution.
  - 12.05 Determine whether the taxpayer is subject to the additional tax on an early distribution from an IRA.
  - 12.06 Determine whether the taxpayer qualifies for an exception to the additional tax on an early distribution from an IRA.
  - 12.07 Calculate and report the additional tax on an early distribution from an IRA.
  - 12.08 Calculate and report deductible and nondeductible traditional IRA contributions.
- 13.0 Demonstrate an understanding of other income and adjustments. – The student will be able to:
- 13.01 Identify a taxpayer's other income items as taxable or as nontaxable.
  - 13.02 Identify a qualified student loan for interest deduction.
  - 13.03 Identify taxable alimony income.
  - 13.04 Identify adjustments to gross income.
  - 13.05 Recognize and calculate eligible educator expenses.
  - 13.06 Identify deductible moving expenses.
  - 13.07 Apply the time and distance tests to determine eligible moving expenses.
  - 13.08 Complete form 3903 to calculate moving expenses.
- 14.0 Demonstrate an understanding of estimated tax payments, balance due, and extensions. – The student will be able to:
- 14.01 Determine when estimated tax payments are required & the due date.
  - 14.02 Calculate required estimated tax payments.
  - 14.03 Determine when the underpayment penalty applies and when it can be waived.
  - 14.04 Complete the form 1040- ES Payment Vouchers.
  - 14.05 Complete form 4868.

**Course Number: TAX0092**

**Occupational Completion Point: A**

**Individual Tax Preparation (Advanced Tax Preparation) – 24 Hours – SOC Code 13-2051**

- 15.0 Demonstrate an understanding of basis of property. – The student will be able to:
- 15.01 Recognize the differences between cost basis, adjusted basis, and basis other than cost.
  - 15.02 Determine what items can increase or decrease the basis of property.
  - 15.03 Calculate the increases and decreases that adjust the basis of property.

- 15.04 Explain how to determine the basis of gifts, inherited property, stocks, and the mutual fund shares.
- 16.0 Demonstrate an understanding of sale of capital assets. – The student will be able to:
- 16.01 Identify capital assets.
  - 16.02 Recognize how basis affects the calculation of gains or losses.
  - 16.03 Report short-term and long-term gains and losses.
  - 16.04 Calculate the tax on capital gains.
  - 16.05 Determine when a gain from the sale of their main home may be excluded.
- 17.0 Demonstrate an understanding of depreciation Part I, including section 179 deduction. – The student will be able to:
- 17.01 Determine what property can be depreciated.
  - 17.02 Explain the different depreciation methods (ACRS and MACRS) that can be used.
  - 17.03 Determine which depreciation method to use.
  - 17.04 Calculate depreciation in the year they dispose of property.
- 18.0 Demonstrate an understanding of depreciation part II, including actual vehicle expenses. – The student will be able to:
- 18.01 Determine what property qualifies for the section 179 deduction.
  - 18.02 Recognize what qualifies as listed property.
  - 18.03 Explain the passenger automobile deduction.
  - 18.04 Report the section 179 deduction and listed property information on their return.
- 19.0 Demonstrate an understanding of schedule E — rental property. – The student will be able to:
- 19.01 Calculate rental income and expenses.
  - 19.02 Report rental income and expenses on their return.
  - 19.03 Explain the special requirements for rental of vacation homes, personal homes, and other dwelling units.
  - 19.04 Determine when to start depreciation rental property.
- 20.0 Demonstrate an understanding of other common forms — review of the office-in-home, amended returns, installment agreement, and injured and innocent spouse. – The student will be able to:
- 20.01 Complete and installment agreement request.
  - 20.02 Explain the procedures of requesting an extension of time to file a return.
  - 20.03 Complete an amended return.
  - 20.04 Determine who is an injured spouse.
  - 20.05 Identify who may qualify for innocent spouse relief.
- 21.0 Demonstrate mathematics knowledge and skills. – The students will be able to: AF 3.0
- 21.01 Demonstrate knowledge of arithmetic operations. AF 3.2
  - 21.02 Analyze and apply data and measurements to solve problems and interpret documents. AF 3.4

- 21.03 Construct charts/tables/graphs using functions and data. AF 3.5
- 22.0 Demonstrate science knowledge and skills. – The students will be able to: AF 4.0
- 22.01 Discuss the role of creativity in constructing scientific questions, methods and explanations. AF 4.1
- 22.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings. AF4.3
- 23.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas. – The students will be able to:
- 23.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. CM 1.0
- 23.02 Locate, organize and reference written information from various sources. CM 3.0
- 23.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences. CM 5.0
- 23.04 Interpret verbal and nonverbal cues/behaviors that enhance communication. CM 6.0
- 23.05 Apply active listening skills to obtain and clarify information. CM 7.0
- 23.06 Develop and interpret tables and charts to support written and oral communications. CM 8.0
- 23.07 Exhibit public relations skills that aid in achieving customer satisfaction. CM 10.0
- 24.0 Demonstrate language arts knowledge and skills. – The students will be able to: AF 2.0
- 24.01 Locate, comprehend and evaluate key elements of oral and written information. AF 2.4
- 24.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary. AF 2.5
- 24.03 Present information formally and informally for specific purposes and audiences. AF 2.9
- 25.0 Solve problems using critical thinking skills, creativity and innovation. – The students will be able to:
- 25.01 Employ critical thinking skills independently and in teams to solve problems and make decisions. PS 1.0
- 25.02 Employ critical thinking and interpersonal skills to resolve conflicts. PS 2.0
- 25.03 Identify and document workplace performance goals and monitor progress toward those goals. PS 3.0
- 25.04 Conduct technical research to gather information necessary for decision-making. PS 4.0
- 26.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance. – The students will be able to:
- 26.01 Describe personal and jobsite safety rules and regulations that maintain safe and healthy work environments. SHE 1.0
- 26.02 Explain emergency procedures to follow in response to workplace accidents.
- 26.03 Create a disaster and/or emergency response plan.
- 27.0 Use information technology tools. – The students will be able to:
- 27.01 Use Personal Information Management (PIM) applications to increase workplace

- efficiency. IT 1.0
- 27.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications. IT 2.0
- 27.03 Employ computer operations applications to access, create, manage, integrate, and store information. IT 3.0
- 27.04 Employ collaborative/groupware applications to facilitate group work. IT 4.0
- 28.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives. – The students will be able to:
- 28.01 Employ leadership skills to accomplish organizational goals and objectives. LT 1.0
- 28.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks. LT 3.0
- 28.03 Conduct and participate in meetings to accomplish work tasks. LT 4.0
- 28.04 Employ mentoring skills to inspire and teach others. LT 5.0
- 29.0 Demonstrate personal money-management concepts, procedures, and strategies. – The students will be able to:
- 29.01 Identify and describe the services and legal responsibilities of financial institutions. FL 2.0
- 29.02 Describe the effect of money management on personal and career goals. FL 3.0
- 29.03 Develop a personal budget and financial goals. FL 3.1
- 29.04 Complete financial instruments for making deposits and withdrawals. FL 3.2
- 29.05 Maintain financial records. FL 3.3
- 29.06 Read and reconcile financial statements. FL 3.4
- 29.07 Research, compare and contrast investment opportunities.
- 30.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment. – The students will be able to:
- 30.01 Describe the nature and types of business organizations. SY 1.0
- 30.02 Explain the effect of key organizational systems on performance and quality.
- 30.03 List and describe quality control systems and/or practices common to the workplace. SY 2.0
- 30.04 Explain the impact of the global economy on business organizations. HE 2.0
- 31.0 Describe the importance of professional ethics and legal responsibilities. – The students will be able to:
- 31.01 Evaluate and justify decisions based on ethical reasoning. ELR 1.0
- 31.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies. ELR 1.1
- 31.03 Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace. ELR 1.2
- 31.04 Interpret and explain written organizational policies and procedures. ELR 2.0
- 32.0 Explain the importance of employability and entrepreneurship skills. – The students will be able to:
- 32.01 Identify and demonstrate positive work behaviors needed to be employable. ECD 1.0

32.02	Develop personal career plan that includes goals, objectives, and strategies.	ECD 2.0
32.03	Examine licensing, certification, and industry credentialing requirements.	ECD 3.0
32.04	Maintain a career portfolio to document knowledge, skills, and experience.	ECD 5.0
32.05	Evaluate and compare employment opportunities that match career goals.	ECD 6.0
32.06	Identify and exhibit traits for retaining employment.	ECD 7.0
32.07	Identify opportunities and research requirements for career advancement.	ECD 8.0
32.08	Research the benefits of ongoing professional development.	ECD 9.0
32.09	Examine and describe entrepreneurship opportunities as a career planning option.	ECD 10.0

2011 - 2012

**Florida Department of Education  
Curriculum Framework**

**Program Title:** Personal Financial Planner  
**Program Type:** Career Preparatory  
**Career Cluster:** Finance

<b>PSAV</b>	
Program Number	F100200
CIP Number	02582080401
Grade Level	30,31
Standard Length	270 Hours
Teacher Certification	PER FIN PL @ 7 G
CTSO	CECF/BPA
SOC Codes (all applicable)	13-2052
Facility Code	N/A - <a href="http://www.fldoe.org/edfacil/sref.asp">http://www.fldoe.org/edfacil/sref.asp</a> (State Requirements for Educational Facilities)
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a> Financial Analysts
Perkins Technical Skill Attainment Inventory	<a href="http://www.fldoe.org/workforce/perkins/perkins_resources.asp">http://www.fldoe.org/workforce/perkins/perkins_resources.asp</a>
Industry Certifications	Certified Financial Planner
Basic Skills Level	N/A

### **Purpose**

The purpose of this program is to develop individuals who can advise clients on financial plans utilizing knowledge of tax and investment strategies, securities, insurance, pension plans, and real estate.

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

### **Program Structure**

This program is a planned sequence of instruction consisting of two Occupational Completion Points.

When offered at the post secondary adult career and technical level, this program is comprised of courses which have been assigned course numbers in the SCNS (Statewide Course

Numbering System) in accordance with Section 1007.24 (1), F.S. Career and Technical credit shall be awarded to the student on a transcript in accordance with Section 1001.44(3)(b), F.S.

The following table illustrates the program structure:

OCP	Course Number	Course Title	Course Length	SOC Code
A	BRC0080	Estate Planning	45 Hours	13-2052
	BRC0081	Income Tax Planning	45 Hours	
	BRC0082	Investment Planning	45 Hours	
	BRC0083	Employee Benefits And Retirement Planning	45 Hours	
	BRC0084	Principles of Financial and Insurance Planning	45 Hours	
B	BRC0089	Personal Financial Planning (Capstone)	45 Hours	13-2052

### **Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

### **Special Notes**

#### **Career and Technical Student Organization (CTSO)**

The Cooperative Education Clubs of Florida/Business Professionals of America (CECF/BPA) is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

#### **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 program-specific OJT framework apply.

#### **Essential Skills**

Essential skills identified by the Division of Career and Adult Education have been integrated into the standards and benchmarks of this program. These skills represent the general knowledge and skills considered by industry to be essential for success in careers across all career clusters. Students preparing for a career served by this program at any level should be able to demonstrate these skills in the context of this program. A complete list of Essential Skills and links to instructional resources in support of these Essential Skills are published on the CTE Essential Skills page of the FL-DOE website ([http://www.fldoe.org/workforce/dwdframe/essential\\_skills.asp](http://www.fldoe.org/workforce/dwdframe/essential_skills.asp)).

#### **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's

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

In addition to accommodations, some secondary students with disabilities (ESE) will need modifications to meet their special 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 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 Occupational Completion Point (OCP) or a Modified Occupational Completion Point (MOCP). 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 an OCP/MOCP. The student should work on different competencies and new applications of competencies each year toward completion of the OCP(s)/MOCP. 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).

### **Articulation**

This program has no statewide articulation agreement approved by the Articulation Coordinating Committee. However, this does not preclude the awarding of credits by any college through local agreements.

For details on statewide articulation agreements which correlate to programs and industry certifications, refer to [http://www.fl DOE.org/workforce/dwdframe/artic\\_frame.asp](http://www.fl DOE.org/workforce/dwdframe/artic_frame.asp).

### **Standards**

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

- 01.0 Demonstrate an understanding of the purpose and practice of estate planning.
- 02.0 Demonstrate an understanding of ownership and transfer of property.
- 03.0 Demonstrate an understanding of taxation of gratuitous transfers.
- 04.0 Demonstrate an understanding of trusts.
- 05.0 Demonstrate an understanding of life insurance.
- 06.0 Demonstrate an understanding of charitable planning.
- 07.0 Demonstrate an understanding of intrafamily techniques for business interests.
- 08.0 Demonstrate an understanding of planning for employee benefits, including retirement accounts.
- 09.0 Demonstrate an understanding of valuation planning.
- 10.0 Demonstrate an understanding of income tax planning.
- 11.0 Demonstrate an understanding of gross income.



- 12.0 Demonstrate an understanding of deductions and losses.
- 13.0 Demonstrate an understanding of activity loss rules.
- 14.0 Demonstrate an understanding of property transactions.
- 15.0 Demonstrate an understanding of business formation.
- 16.0 Demonstrate an understanding of fixed income securities.
- 17.0 Demonstrate an understanding of security analysis and valuation.
- 18.0 Demonstrate an understanding of security markets and investment environment.
- 19.0 Demonstrate an understanding of modern portfolio theory.
- 20.0 Demonstrate an understanding of fundamental and technical analysis.
- 21.0 Demonstrate an understanding of investment alternatives.
- 22.0 Demonstrate an understanding of derivative assets.
- 23.0 Demonstrate an understanding of investment management.
- 24.0 Demonstrate an understanding of the retirement planning process and qualified retirement plans.
- 25.0 Demonstrate an understanding of plan, design, development and maintenance.
- 26.0 Demonstrate an understanding of defined contribution plans.
- 27.0 Demonstrate an understanding of defined benefit plans.
- 28.0 Demonstrate an understanding of other qualified retirement plans.
- 29.0 Demonstrate an understanding of the duties of a Financial Planner.
- 30.0 Demonstrate an understanding of financial analysis.
- 31.0 Demonstrate an understanding of financial needs analysis.
- 32.0 Demonstrate an understanding of economic environment.
- 33.0 Demonstrate an understanding of ethical and professional considerations.
- 34.0 Demonstrate an understanding of the time value of money.
- 35.0 Demonstrate mathematics knowledge and skills.
- 36.0 Demonstrate science knowledge and skills.
- 37.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
- 38.0 Demonstrate language arts knowledge and skills.
- 39.0 Solve problems using critical thinking skills, creativity and innovation.
- 40.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance.
- 41.0 Use information technology tools.
- 42.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
- 43.0 Demonstrate personal money-management concepts, procedures, and strategies.
- 44.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.
- 45.0 Describe the importance of professional ethics and legal responsibilities.
- 46.0 Explain the importance of employability and entrepreneurship skills.
- 47.0 Demonstrate an understanding of the profession of financial planning.
- 48.0 Demonstrate an understanding of the process of financial planning.
- 49.0 Demonstrate an understanding of the product of financial planning.
- 50.0 Demonstrate an understanding of writing a financial plan.

**Florida Department of Education  
Student Performance Standards**

**Program Title: Personal Financial Planning**  
**PSAV Number: F100200**

**Course Number: BRC0080**  
**Occupational Completion Point: A**  
**Personal Financial Planning (Estate Planning) – 45 Hours – SOC Code 13-2052**

- 01.0 Demonstrate an understanding of the purpose and practice of Estate Planning. – The student will be able to:
- 01.01 Explain the estate planning process and goals.
  - 01.02 Describe the Methods of Estate Transfer.
- 02.0 Demonstrate an understanding of ownership and transfer of property. – The student will be able to:
- 02.01 Review a will and explain an Executor's primary duties.
  - 02.02 Define a gift and explain the tax implications.
  - 02.03 Explain planning for the elderly, disabled and non-traditional relationships.
- 03.0 Demonstrate an understanding of taxation of gratuitous transfers. – The student will be able to:
- 03.01 Explain the Federal Estate Tax.
  - 03.02 Explain the Federal Gift Tax.
  - 03.03 Describe Generation Skipping Transfer Tax.
- 04.0 Demonstrate an understanding of Trusts. – The student will be able to:
- 04.01 Describe the different types of trusts and when their use is indicated.
- 05.0 Demonstrate an understanding of life insurance. – The student will be able to:
- 05.01 Explain the different types of life insurance and their tax implications.
  - 05.02 Describe an Irrevocable Life Insurance Trust.
- 06.0 Demonstrate an understanding of charitable planning. – The student will be able to:
- 06.01 Define a Charitable Contribution.
  - 06.02 Describe Charitable Split Interest Trusts.
  - 06.03 Explain the Conservation Easement Exclusion.
- 07.0 Demonstrate an understanding of intrafamily techniques for business interests. – The student will be able to:
- 07.01 Explain the disposition of property and business interests and the tax implications.
  - 07.02 Describe the tax implications of the purchase of property and business interests.

- 07.03 Explain interest-free and below market rate loans as a planning technique.
- 07.04 Compare FLPs and other business entities.

08.0 Demonstrate an understanding of planning for employee benefits, including retirement accounts. – The student will be able to:

- 08.01 Explain and compare the different retirement plans and accounts.
- 08.02 Describe a Health Reimbursement Arrangement.
- 08.03 Demonstrate an understanding of valuation planning
- 08.04 Describe the requirements and tax implications of valuation.
- 08.05 Explain freezing techniques for corporations and partnerships.

**Course Number: BRC0081**

**Occupational Completion Point: A**

**Personal Financial Planner (Income Tax Planning) – 45 Hours – SOC Code 13-2052**

10.0 Demonstrate an understanding of income tax planning. – The student will be able to:

- 10.01 Explain income tax law fundamentals.
- 10.02 Explain tax compliance.
- 10.03 Detail the various tax credits.
- 10.04 Describe the imposition of tax.

11.0 Demonstrate an understanding of gross income. – The student will be able to:

- 11.01 Define income.
- 11.02 Explain the timing of income and deductions.
- 11.03 Describe the two basic accounting methods.
- 11.04 Demonstrate the conversion of income.

12.0 Demonstrate an understanding of deductions and losses. – The student will be able to:

- 12.01 Explain the various types of allowable tax deductions.
- 12.02 Explain cost recovery concepts.
- 12.03 Describe charitable contributions and deductions.
- 12.04 Demonstrate charitable planning.

13.0 Demonstrate an understanding of activity loss rules. – The student will be able to:

- 13.01 Describe passive activity and at-risk rules.
- 13.02 Explain alternative minimum taxation.
- 13.03 Detail alternative minimum tax planning.
- 13.04 Describe stock option planning.

14.0 Demonstrate an understanding of property transactions. – The student will be able to:

- 14.01 Interpret the concept of basis.
- 14.02 Explain capital gains and losses.
- 14.03 Describe like-kind exchanges.
- 14.04 Describe planning for sale or exchange of assets.

15.0 Demonstrate an understanding of business formation. – The student will be able to:

- 15.01 Define Sole Proprietorship.
- 15.02 Explain Partnerships.
- 15.03 Define C Corporations.
- 15.04 Define S Corporations.
- 15.05 Explain Limited Liability Companies and Partnerships.

**Course Number: BRC0082**

**Occupational Completion Point: A**

**Personal Financial Planner (Investment Planning) – 45 Hours – SOC Code 13-2052**

- 16.0 Demonstrate an understanding of fixed income securities. – The student will be able to:
  - 16.01 Identify the features of fixed income securities.
  - 16.02 Demonstrate valuation and analysis of fixed income investments.
- 17.0 Demonstrate an understanding of security analysis and valuation. – The student will be able to:
  - 17.01 Explain security valuation.
- 18.0 Demonstrate an understanding of security markets and investment environment. – The student will be able to:
  - 18.01 Explain investment risk.
  - 18.02 Demonstrate how to measure investment risk.
  - 18.03 Describe time-value concepts.
  - 18.04 Explain how to measure investment returns.
- 19.0 Demonstrate an understanding of modern portfolio theory. – The student will be able to:
  - 19.01 Explain how to measure yield.
  - 19.02 Explain asset pricing models.
  - 19.03 Describe portfolio management and measurement.
- 20.0 Demonstrate an understanding of fundamental and technical analysis. – The student will be able to:
  - 20.01 Explain asset allocation & portfolio construction.
  - 20.02 Describe investment strategies.
- 21.0 Demonstrate an understanding of investment alternatives. – The student will be able to:
  - 21.01 Explain investment alternatives.
- 22.0 Demonstrate an understanding of derivative assets. – The student will be able to:
  - 22.01 Define derivative assets.
- 23.0 Demonstrate an understanding of investment management. – The student will be able to:

23.01 Explain investment management.

**Course Number: BRC0083**  
**Occupational Completion Point: A**  
**Personal Financial Planner (Employee Benefits and Retirement Planning) –**  
**45 Hours – SOC Code 13-2052**

- 24.0 Demonstrate an understanding of the retirement planning process and qualified retirement plans. – The student will be able to:
- 24.01 Explain the process of employee benefit planning.
  - 24.02 Describe the retirement planning process.
  - 24.03 Explain the rules regarding government regulation and how to find them.
  - 24.04 Explain the general rules for qualification for qualified plans.
  - 24.05 Explain the distributions and loans of qualified plans.
- 25.0 Demonstrate an understanding of plan, design, development and maintenance. – The student will be able to:
- 25.01 Design the right pension plan.
  - 25.02 Describe the benefit plans for proprietorships, partnerships and S corporations.
  - 25.03 Explain how to install a qualified retirement plan.
- 26.0 Demonstrate an understanding of defined contribution plans. – The student will be able to:
- 26.01 Describe a cash balance pension plan.
  - 26.02 Describe a money purchase pension plan.
  - 26.03 Explain a profit sharing plan.
  - 26.04 Describe a savings plan.
- 27.0 Demonstrate an understanding of defined benefit plans. – The student will be able to:
- 27.01 Explain a defined benefit pension plan.
  - 27.02 Describe a target/age weighted plan.
- 28.0 Demonstrate an understanding of other qualified retirement plans. – The student will be able to:
- 28.01 Explain a government employer deferred compensation plan.
  - 28.02 Describe HR 10 (KEOGH) plans.
  - 28.03 Explain traditional IRAS.
  - 28.04 Explain ROTH IRAS.
  - 28.05 Describe a section 401(K) plan.
  - 28.06 Explain a Simplified Employee Pension (SEP).
  - 28.07 Define the term SIMPLEs.

**Course Number: BRC0084**  
**Occupational Completion Point: A**  
**Personal Financial Planner (Principles of Financial and Insurance Planning) –**  
**45 Hours – SOC Code 13-2052**

- 29.0 Demonstrate an understanding of the duties of a Financial Planner. – The student will be able to:
- 29.01 Define Financial Planner.
  - 29.02 Explain who is a Financial Planner.
  - 29.03 Describe the steps in the financial planning process.
  - 29.04 Demonstrate the use of the tools in the financial planning process.
  - 29.05 Describe attitudes and behavioral characteristics of clients.
- 30.0 Demonstrate an understanding of financial analysis. – The student will be able to:
- 30.01 Demonstrate the concepts of budgeting and cash management.
  - 30.02 Explain financial goals – current lifestyle.
  - 30.03 Show how to construct personal financial statements.
- 31.0 Demonstrate an understanding of financial needs analysis. – The student will be able to:
- 31.01 Describe education funding.
  - 31.02 Explain special circumstances.
  - 31.03 Explain special needs.
  - 31.04 Describe business entities.
  - 31.05 Discuss ownership of property.
  - 31.06 Define key terms and concepts of business law.
- 32.0 Demonstrate an understanding of economic environment. – The student will be able to:
- 32.01 Explain economic concepts.
  - 32.02 Describe the business cycle, monetary policy, and fiscal policy.
  - 32.03 Demonstrate the measures of economic activity.
  - 32.04 Describe leading and other economic indicators.
- 33.0 Demonstrate an understanding of ethical and professional considerations. – The student will be able to:
- 33.01 Explain financial services industry regulations.
  - 33.02 Discuss ethics and disciplinary rules.
  - 33.03 Detail financial planning practice standards.
- 34.0 Demonstrate an understanding of the time value of money. – The student will be able to:
- 34.01 Describe the time value of money and quantitative analysis.
- 35.0 Demonstrate mathematics knowledge and skills. – The students will be able to: AF 3.0
- 35.01 Demonstrate knowledge of arithmetic operations. AF 3.2
  - 35.02 Analyze and apply data and measurements to solve problems and interpret documents. AF 3.4
  - 35.03 Construct charts/tables/graphs using functions and data. AF 3.5
- 36.0 Demonstrate science knowledge and skills. – The students will be able to: AF 4.0
- 36.01 Discuss the role of creativity in constructing scientific questions, methods and

- explanations. AF 4.1
- 36.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings. AF 4.3
- 37.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas. – The students will be able to:
- 37.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. CM 1.0
- 37.02 Locate, organize and reference written information from various sources. CM 3.0
- 37.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences. CM 5.0
- 37.04 Interpret verbal and nonverbal cues/behaviors that enhance communication. CM 6.0
- 37.05 Apply active listening skills to obtain and clarify information. CM 7.0
- 37.06 Develop and interpret tables and charts to support written and oral communications. CM 8.0
- 37.07 Exhibit public relations skills that aid in achieving customer satisfaction. CM 10.0
- 38.0 Demonstrate language arts knowledge and skills. – The students will be able to: AF 2.0
- 38.01 Locate, comprehend and evaluate key elements of oral and written information. AF 2.4
- 38.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary. AF 2.5
- 38.03 Present information formally and informally for specific purposes and audiences. AF 2.9
- 39.0 Solve problems using critical thinking skills, creativity and innovation. – The students will be able to:
- 39.01 Employ critical thinking skills independently and in teams to solve problems and make decisions. PS 1.0
- 39.02 Employ critical thinking and interpersonal skills to resolve conflicts. PS 2.0
- 39.03 Identify and document workplace performance goals and monitor progress toward those goals. PS 3.0
- 39.04 Conduct technical research to gather information necessary for decision-making. PS 4.0
- 40.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance. – The students will be able to:
- 40.01 Describe personal and jobsite safety rules and regulations that maintain safe and healthy work environments. SHE 1.0
- 40.02 Explain emergency procedures to follow in response to workplace accidents.
- 40.03 Create a disaster and/or emergency response plan.
- 41.0 Use information technology tools. – The students will be able to:
- 41.01 Use Personal Information Management (PIM) applications to increase workplace efficiency. IT 1.0
- 41.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications. IT 2.0
- 41.03 Employ computer operations applications to access, create, manage, integrate,

- and store information. IT 3.0
- 41.04 Employ collaborative/groupware applications to facilitate group work. IT 4.0
- 42.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives. – The students will be able to:
- 42.01 Employ leadership skills to accomplish organizational goals and objectives. LT 1.0
- 42.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks. LT 3.0
- 42.03 Conduct and participate in meetings to accomplish work tasks. LT 4.0
- 42.04 Employ mentoring skills to inspire and teach others. LT 5.0
- 43.0 Demonstrate personal money-management concepts, procedures, and strategies. – The students will be able to:
- 43.01 Identify and describe the services and legal responsibilities of financial institutions. FL 2.0
- 43.02 Describe the effect of money management on personal and career goals. FL 3.0
- 43.03 Develop a personal budget and financial goals. FL 3.1
- 43.04 Complete financial instruments for making deposits and withdrawals. FL 3.2
- 43.05 Maintain financial records. FL 3.3
- 43.06 Read and reconcile financial statements. FL 3.4
- 43.07 Research, compare and contrast investment opportunities.
- 44.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment. – The students will be able to:
- 44.01 Describe the nature and types of business organizations. SY 1.0
- 44.02 Explain the effect of key organizational systems on performance and quality.
- 44.03 List and describe quality control systems and/or practices common to the workplace. SY 2.0
- 44.04 Explain the impact of the global economy on business organizations. HE 2.0
- 45.0 Describe the importance of professional ethics and legal responsibilities. – The students will be able to:
- 45.01 Evaluate and justify decisions based on ethical reasoning. ELR 1.0
- 45.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies. ELR 1.1
- 45.03 Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace. ELR 1.2
- 45.04 Interpret and explain written organizational policies and procedures. ELR 2.0
- 46.0 Explain the importance of employability and entrepreneurship skills. – The students will be able to:
- 46.01 Identify and demonstrate positive work behaviors needed to be employable. ECD 1.0
- 46.02 Develop personal career plan that includes goals, objectives, and strategies. ECD 2.0
- 46.03 Examine licensing, certification, and industry credentialing requirements. ECD 3.0
- 46.04 Maintain a career portfolio to document knowledge, skills, and experience. ECD 5.0
- 46.05 Evaluate and compare employment opportunities that match career goals. ECD 6.0



46.06	Identify and exhibit traits for retaining employment.	ECD 7.0
46.07	Identify opportunities and research requirements for career advancement.	ECD 8.0
46.08	Research the benefits of ongoing professional development.	ECD 9.0
46.09	Examine and describe entrepreneurship opportunities as a career planning option.	ECD 10.0

**Course Number: BRC0089****Occupational Completion Point: B****Sr. Personal Financial Planning (Capstone) – 45 Hours – SOC Code 13-2052**

- 47.0 Demonstrate an understanding of the profession of Financial Planning. – The student will be able to:
- 47.01 Define financial planning.
  - 47.02 Explain how ethics, laws, and regulation standards impact the plan, process, and the profession.
- 48.0 Demonstrate an understanding of the process of financial planning. – The student will be able to:
- 48.01 Explain the importance of client communication.
  - 48.02 Describe and apply a general model of decision making.
  - 48.03 Identify and explain the six steps in the systematic financial planning process.
  - 48.04 Explain what it means to frame client goals and objectives.
  - 48.05 Explain how to analyze a client's current situation and how to develop a financial plan.
  - 48.06 Identify the impact of plan implementation on goal achievement.
- 49.0 Demonstrate an understanding of the product of financial planning. – The student will be able to:
- 49.01 Identify and apply fundamental guidelines for crafting a well-written financial plan.
- 50.0 Demonstrate an understanding of writing a financial plan. – The student will be able to:
- 50.01 Define the financial planning process.
  - 50.02 Perform financial computations for financial planning.
  - 50.03 Describe cash flow planning.
  - 50.04 Explain income tax planning.
  - 50.05 Review life insurance planning.
  - 50.06 Explain the basic issues involved in medical insurance planning and policy selection.
  - 50.07 Determine and quantify the client's need for disability insurance.
  - 50.08 Explain long term care insurance.
  - 50.09 Review issues to maximize a client's protection planning for property and liability exposures.
  - 50.10 Compare and adapt investment planning strategies to meet the needs of clients.
  - 50.11 Explain the steps to analyze and evaluate a client's current educational funding situation.
  - 50.12 Describe common retirement planning strategies.
  - 50.13 Explain the essential steps to conduct an estate planning analysis.

2011 - 2012

**Florida Department of Education  
Curriculum Framework**

**Program Title:** Life and Variable Annuity Pre-licensing  
**Program Type:** Career Preparatory  
**Career Cluster:** Finance

PSAV	
Program Number	F700100
CIP Number	0252170101
Grade Level	30,31
Standard Length	40 Hours
Teacher Certification	Florida Department of Financial Services approved instructor
CTSO	CECF/BPA
SOC Codes (all applicable)	41-3021
Facility Code	N/A - <a href="http://www.fldoe.org/edfacil/sref.asp">http://www.fldoe.org/edfacil/sref.asp</a> (State Requirements for Educational Facilities)
Targeted Occupation List	Insurance Sales Agents
Perkins Technical Skill Attainment Inventory	<a href="http://www.fldoe.org/workforce/perkins/perkins_resources.asp">http://www.fldoe.org/workforce/perkins/perkins_resources.asp</a>
Industry Certifications	Chartered Life Underwriter, Chartered Financial Consultant, Certified Financial Planner
Basic Skills Level	N/A

### Purpose

The purpose of this program is to offer required Florida Life and Variable Annuity Pre-Licensing Education. It does not include education on health insurance (State Insurance License Code 2-14). and will be used for prospective agents not wishing to sell health insurance. Those wishing to sell life, variable annuities and health would take Life Insurance Marketing (State Insurance License Code 2-15). In 2007, 3555 prospective life and variable annuity agents took the state (2-14) licensing exam.

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

## Program Structure

This program consists of one Occupational Completion Point.

When offered at the post secondary adult career and technical level, this program is comprised of a course which has been assigned a course number in the SCNS (Statewide Course Numbering System) in accordance with Section 1007.24 (1), F.S. Career and Technical credit shall be awarded to the student on a transcript in accordance with Section 1001.44(3)(b), F.S.

The following table illustrates the program structure:

OCP	Course Number	Course Title	Course Length	SOC Code
A	RMI0070	Life and Variable Annuity Pre Licensing	40 Hours	41-3021

## Laboratory Activities

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

## Special Notes

### Career and Technical Student Organization (CTSO)

The Cooperative Education Clubs of Florida/Business Professionals of America (CECF/BPA) is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

### 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 program-specific OJT framework apply.

### Essential Skills

Essential skills identified by the Division of Career and Adult Education have been integrated into the standards and benchmarks of this program. These skills represent the general knowledge and skills considered by industry to be essential for success in careers across all career clusters. Students preparing for a career served by this program at any level should be able to demonstrate these skills in the context of this program. A complete list of Essential Skills and links to instructional resources in support of these Essential Skills are published on the CTE Essential Skills page of the FL-DOE website

([http://www.fldoe.org/workforce/dwdframe/essential\\_skills.asp](http://www.fldoe.org/workforce/dwdframe/essential_skills.asp)).

## **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

In addition to accommodations, some secondary students with disabilities (ESE) will need modifications to meet their special 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 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 Occupational Completion Point (OCP) or a Modified Occupational Completion Point (MOCP). 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 an OCP/MOCP. The student should work on different competencies and new applications of competencies each year toward completion of the OCP(s)/MOCP. 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).

## **Articulation**

This program has no statewide articulation agreement approved by the Articulation Coordinating Committee. However, this does not preclude the awarding of credits by any college through local agreements.

For details on statewide articulation agreements which correlate to programs and industry certifications, refer to [http://www.fldoe.org/workforce/dwdframe/artic\\_frame.asp](http://www.fldoe.org/workforce/dwdframe/artic_frame.asp).

## **Standards**

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

- 01.0 Demonstrate a historical perspective of insurance and related regulations.
- 02.0 Demonstrate an understanding of the legal concepts of the insurance contract.
- 03.0 Demonstrate an understanding of the principles of life insurance.
- 04.0 Demonstrate an understanding of life insurance.

- 05.0 Demonstrate an understanding of the principles of life insurance policies.
- 06.0 Demonstrate an understanding of annuities.
- 07.0 Demonstrate an understanding of retirement plans.
- 08.0 Demonstrate mathematics knowledge and skills.
- 09.0 Demonstrate science knowledge and skills.
- 10.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
- 11.0 Demonstrate language arts knowledge and skills.
- 12.0 Solve problems using critical thinking skills, creativity and innovation.
- 13.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance.
- 14.0 Use information technology tools.
- 15.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
- 16.0 Demonstrate personal money-management concepts, procedures, and strategies.
- 17.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.
- 18.0 Describe the importance of professional ethics and legal responsibilities.
- 19.0 Explain the importance of employability and entrepreneurship skills.

**Florida Department of Education  
Student Performance Standards**

**Program Title: Life and Variable Annuity Pre Licensing**  
**PSAV Number: F700100**

**Course Number: RMI0070**  
**Occupational Completion Point: A**  
**Life and Variable Annuity Pre Licensing – 40 Hours – SOC Code 41-3021**

- 01.0 Demonstrate a historical perspective of insurance and related regulations. – The student will be able to:
- 01.01 Explain the details of the McCarran-Ferguson Act.
  - 01.02 Explain the federal regulation of equity products and the Fair Credit Reporting Act.
  - 01.03 Explain the state regulation of insurance.
- 02.0 Demonstrate an understanding of the legal concepts of the insurance contract. – The student will be able to:
- 02.01 Explain the elements of the insurance contract.
  - 02.02 Explain the special features of the insurance contract.
  - 02.03 Explain agent/agency contracts.
- 03.0 Demonstrate an understanding of the principles of life insurance. – The student will be able to:
- 03.01 Define insurance and risk management.
  - 03.02 Describe the types of insurers (e.g., private).
  - 03.03 Describe the types of producers (e.g., career agency system).
  - 03.04 Describe the distribution system (e.g., direct selling)
  - 03.05 Describe company organizations.
  - 03.06 Name and describe insurance industry associations.
  - 03.07 Explain Florida specific laws and rules.
- 04.0 Demonstrate an understanding of life insurance. – The student will be able to:
- 04.01 Determine proper amount of life insurance.
  - 04.02 Define the components of individual life insurance.
  - 04.03 Define the components of business life insurance.
- 05.0 Demonstrate an understanding of the principles of life insurance policies. – The student will be able to:
- 05.01 Define ordinary life insurance policies (e.g., term).
  - 05.02 Define industrial life insurance policies.

- 05.03 Define group life insurance policies.
- 05.04 Explain the provisions, options, riders, and beneficiaries of life insurance policies.
- 05.05 Explain premiums and proceeds.
- 05.06 Define the underwriting and policy issue.
  
- 06.0 Demonstrate an understanding of annuities. – The student will be able to:
  - 06.01 Explain the purpose and function of annuities.
  - 06.02 Define the classifications of annuities.
  - 06.03 Explain the taxation of annuities.
  - 06.04 Describe the Florida specific laws and rules.
  
- 07.0 Demonstrate an understanding of retirement plans. – The student will be able to:
  - 07.01 Define a retirement plan.
  - 07.02 Explain the purposes of a retirement plan.
  
- 08.0 Demonstrate mathematics knowledge and skills. – The students will be able to: AF 3.0
  - 08.01 Demonstrate knowledge of arithmetic operations. AF 3.2
  - 08.02 Analyze and apply data and measurements to solve problems and interpret documents. AF 3.4
  - 08.03 Construct charts/tables/graphs using functions and data. AF 3.5
  
- 09.0 Demonstrate science knowledge and skills. – The students will be able to: AF4.0
  - 09.01 Discuss the role of creativity in constructing scientific questions, methods and explanations. AF 4.1
  - 09.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings. AF 4.3
  
- 10.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas. – The students will be able to:
  - 10.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. CM 1.0
  - 10.02 Locate, organize and reference written information from various sources. CM 3.0
  - 10.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences. CM 5.0
  - 10.04 Interpret verbal and nonverbal cues/behaviors that enhance communication. CM 6.0
  - 10.05 Apply active listening skills to obtain and clarify information. CM 7.0
  - 10.06 Develop and interpret tables and charts to support written and oral communications. CM 8.0
  - 10.07 Exhibit public relations skills that aid in achieving customer satisfaction. CM 10.0
  
- 11.0 Demonstrate language arts knowledge and skills. – The students will be able to: AF 2.0
  - 11.01 Locate, comprehend and evaluate key elements of oral and written information. AF 2.4
  - 11.02 Draft, revise, and edit written documents using correct grammar, punctuation

- and vocabulary.
- 11.03 Present information formally and informally for specific purposes and audiences. AF 2.5  
AF 2.9
- 12.0 Solve problems using critical thinking skills, creativity and innovation. – The students will be able to:
- 12.01 Employ critical thinking skills independently and in teams to solve problems and make decisions. PS 1.0
- 12.02 Employ critical thinking and interpersonal skills to resolve conflicts. PS 2.0
- 12.03 Identify and document workplace performance goals and monitor progress toward those goals. PS 3.0
- 12.04 Conduct technical research to gather information necessary for decision-making. PS 4.0
- 13.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance. – The students will be able to:
- 13.01 Describe personal and jobsite safety rules and regulations that maintain safe and healthy work environments. SHE 1.0
- 13.02 Explain emergency procedures to follow in response to workplace accidents.
- 13.03 Create a disaster and/or emergency response plan.
- 14.0 Use information technology tools. – The students will be able to:
- 14.01 Use Personal Information Management (PIM) applications to increase workplace efficiency. IT 1.0
- 14.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications. IT 2.0
- 14.03 Employ computer operations applications to access, create, manage, integrate, and store information. IT 3.0
- 14.04 Employ collaborative/groupware applications to facilitate group work. IT 4.0
- 15.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives. – The students will be able to:
- 15.01 Employ leadership skills to accomplish organizational goals and objectives. LT 1.0
- 15.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks. LT 3.0
- 15.03 Conduct and participate in meetings to accomplish work tasks. LT 4.0
- 15.04 Employ mentoring skills to inspire and teach others. LT 5.0
- 16.0 Demonstrate personal money-management concepts, procedures, and strategies. – The students will be able to:
- 16.01 Identify and describe the services and legal responsibilities of financial institutions. FL 2.0
- 16.02 Describe the effect of money management on personal and career goals. FL 3.0
- 16.03 Develop a personal budget and financial goals. FL 3.1



- |       |   |          |
|-------|---|----------|
| 16.04 | Complete financial instruments for making deposits and withdrawals.   | FL 3.2   |
| 16.05 | Maintain financial records.   | FL 3.3   |
| 16.06 | Read and reconcile financial statements.  | FL 3.4   |
| 16.07 | Research, compare and contrast investment opportunities.  |          |
| 17.0  | <u>Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.</u> – The students will be able to: |          |
| 17.01 | Describe the nature and types of business organizations.  | SY 1.0   |
| 17.02 | Explain the effect of key organizational systems on performance and quality.  |          |
| 17.03 | List and describe quality control systems and/or practices common to the workplace.   | SY 2.0   |
| 17.04 | Explain the impact of the global economy on business organizations.   | HE 2.0   |
| 18.0  | <u>Describe the importance of professional ethics and legal responsibilities.</u> – The students will be able to:   |          |
| 18.01 | Evaluate and justify decisions based on ethical reasoning.  | ELR 1.0  |
| 18.02 | Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies.                           | ELR 1.1  |
| 18.03 | Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace.  | ELR 1.2  |
| 18.04 | Interpret and explain written organizational policies and procedures.   | ELR 2.0  |
| 19.0  | <u>Explain the importance of employability and entrepreneurship skills.</u> – The students will be able to:   |          |
| 19.01 | Identify and demonstrate positive work behaviors needed to be employable.   | ECD 1.0  |
| 19.02 | Develop personal career plan that includes goals, objectives, and strategies.   | ECD 2.0  |
| 19.03 | Examine licensing, certification, and industry credentialing requirements.  | ECD 3.0  |
| 19.04 | Maintain a career portfolio to document knowledge, skills, and experience.  | ECD 5.0  |
| 19.05 | Evaluate and compare employment opportunities that match career goals.  | ECD 6.0  |
| 19.06 | Identify and exhibit traits for retaining employment.   | ECD 7.0  |
| 19.07 | Identify opportunities and research requirements for career advancement.  | ECD 8.0  |
| 19.08 | Research the benefits of ongoing professional development.  | ECD 9.0  |
| 19.09 | Examine and describe entrepreneurship opportunities as a career planning option.  | ECD 10.0 |

2011 - 2012

**Florida Department of Education  
Curriculum Framework**

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

<b>PSAV</b>	
Program Number	M807050
CIP Number	0206170104
Grade Level	N/A
Standard Length	20 Hours
Teacher Certification	Approval by Nationwide Mortgage Licensing System (NMLS)
CTSO	College DECA - Delta Epsilon Chi
SOC Codes (all applicable)	13-2072.00
Facility Code	<a href="http://www.fldoe.org/edfacil/sref.asp">http://www.fldoe.org/edfacil/sref.asp</a> (State Requirements for Educational Facilities)
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>
Perkins Technical Skill Attainment Inventory	<a href="http://www.fldoe.org/workforce/perkins/perkins_resources.asp">http://www.fldoe.org/workforce/perkins/perkins_resources.asp</a>
Industry Certifications	<a href="http://www.fldoe.org/workforce/fcpea/default.asp">http://www.fldoe.org/workforce/fcpea/default.asp</a>
Basic Skills Level	N/A

### **Purpose**

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

### **Program Structure**

This program is a planned sequence of instruction consisting of one Occupational Completion Point.

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

The following table illustrates the program structure:

OCP	Course Number	Course Title	Course Length	SOC Code
A	REE0092	Loan Officers	20 Hours	13-2072.00

### **Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

### **Special Notes**

N/A

### **Career and Technical Student Organization (CTSO)**

College DECA - Delta Epsilon Chi is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

### **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 program-specific OJT framework apply.

### **Essential Skills**

Essential skills identified by the Division of Career and Adult Education have been integrated into the standards and benchmarks of this program. These skills represent the general knowledge and skills considered by industry to be essential for success in careers across all career clusters. Students preparing for a career served by this program at any level should be able to demonstrate these skills in the context of this program. A complete list of Essential Skills and links to instructional resources in support of these Essential Skills are published on the CTE Essential Skills page of the FLDOE website ([www.fl DOE.org/workforce/dwdframe/essential\\_skills.asp](http://www.fl DOE.org/workforce/dwdframe/essential_skills.asp)).

### **Basic Skills (if applicable)**

In PSAV programs offered for 450 hours or more, in accordance with Rule 6A-10.040, F.A.C. the minimum basic skills grade levels required for postsecondary adult career and technical students to complete this program are: Mathematics N/A Language N/A and Reading N/A These grade level numbers correspond to a grade equivalent score obtained on a state designated basic skills examination. Students may be exempt from meeting the Basic Skills requirements by earning an eligible industry certification. See the Basic Skills Exemption List

document for a list of eligible industry certifications (<http://www.fldoe.org/workforce/dwdframe/rtf/basic-skills.rtf>).

Adult students with disabilities, as defined in Section 1004.02(7), Florida Statutes, may be exempted from meeting the Basic Skills requirements (Rule 6A-10.040). Students served in exceptional student education (except gifted) as defined in s. 1003.01(3)(a), F.S., may also be exempted from meeting the Basic Skills requirement. Each school district and Florida College must adopt a policy addressing procedures for exempting eligible students with disabilities from the Basic Skills requirement as permitted in Section 1004.91(3), F.S.

Students who possess a college degree at the Associate of Applied Science level or higher; who have completed or are exempt from the college entry-level examination pursuant to Section 1008.29, F.S.; or who have passed a state, national, or industry licensure exam are exempt from meeting the Basic Skills requirement (Rule 6A-10.040, F.A.C.)

### **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

In addition to accommodations, some secondary students with disabilities (ESE) will need modifications to meet their special 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 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 Occupational Completion Point (OCP) or a Modified Occupational Completion Point (MOCP). 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 an OCP/MOCP. The student should work on different competencies and new applications of competencies each year toward completion of the OCP(s)/MOCP. 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).

### **Articulation**

N/A

For details on articulation agreements which correlate to programs and industry certifications refer to [http://www.fldoe.org/workforce/dwdframe/artic\\_frame.asp](http://www.fldoe.org/workforce/dwdframe/artic_frame.asp).

## **Standards**

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

- 01.0 Demonstrate mathematics knowledge and skills.
- 02.0 Demonstrate science knowledge and skills.
- 03.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
- 04.0 Demonstrate language arts knowledge and skills.
- 05.0 Solve problems using critical thinking skills, creativity and innovation.
- 06.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance.
- 07.0 Use information technology tools.
- 08.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
- 09.0 Demonstrate personal money-management concepts, procedures, and strategies.
- 10.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.
- 11.0 Describe the importance of professional ethics and legal responsibilities.
- 12.0 Explain the importance of employability and entrepreneurship skills.
- 13.0 Demonstrate an understanding of Federal Mortgage-related laws
- 14.0 Demonstrate knowledge of Mortgage in General
- 15.0 Demonstrate a clear knowledge of the activities of Mortgage Loan Origination
- 16.0 Describe the importance of professional Ethics
- 17.0 Identify the Office of Financial Regulation
- 18.0 Demonstrate an understanding of the State Law and Regulation Definitions
- 19.0 Demonstrate an understanding of Florida License Law and Regulation
- 20.0 Demonstrate an understanding of Mortgage Originator Compliance
- 21.0 Examine ways for Disciplinary Action
- 22.0 Demonstrate an understanding of Unique State Test Areas

2011- 2012

**Florida Department of Education  
Student Performance Standards**

**Program Title: Mortgage Broker**  
**PSAV Number: M807050**

**Course Number: M807050**  
**Occupational Completion Point: A**  
**Mortgage Broker – 24 Hours – SOC Code 13-2072.00**

- 01.0 Demonstrate mathematics knowledge and skills--The students will be able to: AF3.0  
 01.01 Demonstrate knowledge of arithmetic operations. AF3.2  
 01.02 Analyze and apply data and measurements to solve problems and interpret documents. AF3.4  
 01.03 Construct charts/tables/graphs using functions and data. AF3.5
- 02.0 Demonstrate science knowledge and skills--The students will be able to: AF4.0  
 02.01 Discuss the role of creativity in constructing scientific questions, methods and explanations. AF4.1  
 02.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings. AF4.3
- 03.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas--The students will be able to:  
 03.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. CM 1.0  
 03.02 Locate, organize and reference written information from various sources. CM 3.0  
 03.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences. CM 5.0  
 03.04 Interpret verbal and nonverbal cues/behaviors that enhance communication. CM 6.0  
 03.05 Apply active listening skills to obtain and clarify information. CM 7.0  
 03.06 Develop and interpret tables and charts to support written and oral communications. CM 8.0  
 03.07 Exhibit public relations skills that aid in achieving customer satisfaction. cM 10.0
- 04.0 Demonstrate language arts knowledge and skills--The students will be able to: AF 2.0  
 04.01 Locate, comprehend and evaluate key elements of oral and written information. AF2.4  
 04.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary. AF2.5  
 04.03 Present information formally and informally for specific purposes and audiences. AF2.9
- 05.0 Solve problems using critical thinking skills, creativity and innovation--The students will be able to:  
 05.01 Employ critical thinking skills independently and in teams to solve problems and make decisions. PS1.0  
 05.02 Employ critical thinking and interpersonal skills to resolve conflicts. PS 2.0  
 05.03 Identify and document workplace performance goals and monitor progress toward those goals. PS 3.0  
 05.04 Conduct technical research to gather information necessary for decision-making. PS 4.0

- 06.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance--The students will be able to:
- 06.01 Describe personal and jobsite safety rules and regulations that maintain safe and healthy work environments. SHE 1.0
  - 06.02 Explain emergency procedures to follow in response to workplace accidents.
  - 06.03 Create a disaster and/or emergency response plan.
- 07.0 Use information technology tools--The students will be able to:
- 07.01 Use Personal Information Management (PIM) applications to increase workplace efficiency. IT 1.0
  - 07.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications. IT 2.0
  - 07.03 Employ computer operations applications to access, create, manage, integrate, and store information. IT 3.0
  - 07.04 Employ collaborative/groupware applications to facilitate group work. IT 4.0
- 08.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives--The students will be able to:
- 08.01 Employ leadership skills to accomplish organizational goals and objectives. LT1.0
  - 08.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks. LT3.0
  - 08.03 Conduct and participate in meetings to accomplish work tasks. LT 4.0
  - 08.04 Employ mentoring skills to inspire and teach others.LT 5.0
- 09.0 Demonstrate personal money-management concepts, procedures, and strategies--The students will be able to:
- 09.01 Identify and describe the services and legal responsibilities of financial institutions. FL 2.0
  - 09.02 Describe the effect of money management on personal and career goals. FL 3.0
  - 09.03 Develop a personal budget and financial goals. FL3.1
  - 09.04 Complete financial instruments for making deposits and withdrawals. FL3.2
  - 09.05 Maintain financial records. FL3.3
  - 09.06 Read and reconcile financial statements. FL3.4
  - 09.07 Research, compare and contrast investment opportunities.
- 10.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment--The students will be able to:
- 10.01 Describe the nature and types of business organizations. SY 1.0
  - 10.02 Explain the effect of key organizational systems on performance and quality.
  - 10.03 List and describe quality control systems and/or practices common to the workplace. SY 2.0
  - 10.04 Explain the impact of the global economy on business organizations. HE 2.0
- 11.0 Describe the importance of professional ethics and legal responsibilities--The students will be able to:
- 11.01 Evaluate and justify decisions based on ethical reasoning. ELR 1.0
  - 11.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies.ELR1.1

- 11.03 Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace. ELR1.2
- 11.04 Interpret and explain written organizational policies and procedures. ELR 2.0
- 12.0 Explain the importance of employability and entrepreneurship skills--The students will be able to:
  - 12.01 Identify and demonstrate positive work behaviors needed to be employable. ECD 1.0
  - 12.02 Develop personal career plan that includes goals, objectives, and strategies. ECD 2.0
  - 12.03 Examine licensing, certification, and industry credentialing requirements. ECD 3.0
  - 12.04 Maintain a career portfolio to document knowledge, skills, and experience. ECD 5.0
  - 12.05 Evaluate and compare employment opportunities that match career goals. ECD 6.0
  - 12.06 Identify and exhibit traits for retaining employment. ECD 7.0
  - 12.07 Identify opportunities and research requirements for career advancement. ECD 8.0
  - 12.08 Research the benefits of ongoing professional development. ECD 9.0
  - 12.09 Examine and describe entrepreneurship opportunities as a career planning option. ECD 10.0
- 13.0 Demonstrate an understanding of Federal Mortgage-related laws – The student will be able to:
  - 13.01 Identify and explain RESPA
  - 13.02 Describe the Equal Credit Opportunity Act (Reg. B)
  - 13.03 Explain the Truth-in-Lending Act
  - 13.04 Identify and explain the SAFE Act
  - 13.05 List and explain other Federal Laws and guidelines
- 14.0 Demonstrate knowledge of Mortgage in General
  - 14.01 List and discuss the various Mortgage programs
  - 14.02 List and describe the Mortgage Loan Products
  - 14.03 List the terms used in the operation of the Mortgage Market
- 15.0 Demonstrate a clear knowledge of the activities of Mortgage Loan Origination – The student will be able to:
  - 15.01 Describe the Application information and requirements
  - 15.02 Describe Qualification processing and underwriting
  - 15.03 Identify and describe the specific program guidelines
  - 15.04 Describe the Closing procedures and the responsible parties
  - 15.05 Explain the Financial calculations used in Mortgage Lending
- 16.0 Describe the importance of professional Ethics – The student will be able to:
  - 16.01 Identify and explain RESPA
  - 16.02 Identify and discuss the Gramm-Leach-Bliley Act
  - 16.03 Identify and discuss the Truth-in-Lending Act
  - 16.04 Identify and discuss the Equal Credit Opportunity Act
  - 16.05 Identify and explain the Appraisal procedures
  - 16.06 Describe Fraud detection, reporting and prevention procedures
  - 16.07 Discuss Ethical behavior of the parties involved in Mortgage Loan Origination



- 17.0 Identify the Office of Financial Regulation – The student will be able to:
  - 17.01 Examine Regulatory Authority
  - 17.02 Examine and discuss the Department/agency structure
  - 17.03 List and discuss the Responsibilities and Limitations
  
- 18.0 Demonstrate an understanding of the State Law and Regulation Definitions – The student will be able to:
  - 18.01 Examine the Florida Statue Chapter 494
  - 18.02 Examine Rules 69V-40.001-40.290, F.A.C.
  - 18.03 Examine Other State Law and Regulation Definitions
  
- 19.0 Demonstrate an understanding of Florida License Law and Regulation – The student will be able to:
  - 19.01 Examine Licensing Requirements
  - 19.02 Examine the Licensee Qualifications and Application Process
  - 19.03 Examine and explain the grounds for Denying a license
  - 19.04 Examine License Maintenance
  - 19.05 Examine the Mortgage Guaranty Trust Fund
  
- 20.0 Demonstrate an understanding of Mortgage Originator Compliance – The student will be able to:
  - 20.01 List and discuss Prohibited conduct and practices
  - 20.02 Examine the required conduct
  - 20.03 List and discuss Fees and Charges
  - 20.04 List and discuss Disclosures and Agreements
  - 20.05 Examine ways for Advertising
  - 20.06 List and discuss Escrow account and requirements
  
- 21.0 Examine ways for Disciplinary Action – The student will be able to:
  - 21.01 Examine notifications, hearings, and appeals
  - 21.02 Examine Suspension, revocation, and rescission of licenses
  - 21.02 Examine and discuss penalties and fines
  
- 22.0 Demonstrate an understanding of Unique State Test Areas – The student will be able to:
  - 22.01 Explain the Florida Homestead Exemption Law
  - 22.02 Explain the Florida Anti-Coercion Law
  - 22.03 Explain Lien theory/Title theory mortgage state
  - 22.04 List and explain the Florida Loan Modification requirements

2011 - 2012

**Florida Department of Education  
Curriculum Framework**

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

PSAV	
Program Number	M810011
CIP Number	0208100101
Grade Level	30, 31
Standard Length	40 Hours
Teacher Certification	INSURANCE @7 G
CTSO	College DECA
SOC Codes (all applicable)	41-3021.00
Facility Code	<a href="http://www.fldoe.org/edfacil/sref.asp">http://www.fldoe.org/edfacil/sref.asp</a> (State Requirements for Educational Facilities)
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>
Perkins Technical Skill Attainment Inventory	<a href="http://www.fldoe.org/workforce/perkins/perkins_resources.asp">http://www.fldoe.org/workforce/perkins/perkins_resources.asp</a>
Industry Certifications	<a href="http://www.fldoe.org/workforce/fcpea/default.asp">http://www.fldoe.org/workforce/fcpea/default.asp</a>
Basic Skills Level	N/A

### **Purpose**

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

It prepares students for the position of Health Only Agent. This program is for all participants who deal with the ultimate consumer and must obtain a Florida insurance license.

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

After successful completion, students' names are reported to the Department of Insurance, Bureau of Agent and Agency Licensing making them eligible to take the appropriate state exam.

### **Program Structure**

This program is a planned sequence of instruction consisting of one Occupational Completion Points.

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

The following table illustrates the program structure:

OCP	Course Number	Course Title	Course Length	SOC Code
A	RMI0097	Insurance Sales Agent, (Health Only)	40 Hours	41-3021.00

### **Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

### **Special Notes**

N/A

### **Career and Technical Student Organization (CTSO)**

College DECA - Delta Epsilon Chi is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

### **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 program-specific OJT framework apply.

### **Essential Skills**

Essential skills identified by the Division of Career and Adult Education have been integrated into the standards and benchmarks of this program. These skills represent the general knowledge and skills considered by industry to be essential for success in careers across all career clusters. Students preparing for a career served by this program at any level should be

able to demonstrate these skills in the context of this program. A complete list of Essential Skills and links to instructional resources in support of these Essential Skills are published on the CTE Essential Skills page of the FL-DOE website ([www.fldoe.org/workforce/dwdframe/essential\\_skills.asp](http://www.fldoe.org/workforce/dwdframe/essential_skills.asp))

### **Basic Skills (if applicable)**

In PSAV programs offered for 450 hours or more, in accordance with Rule 6A-10.040, F.A.C. the minimum basic skills grade levels required for postsecondary adult career and technical students to complete this program are: Mathematics N/A Language N/A and Reading N/A. These grade level numbers correspond to a grade equivalent score obtained on a state designated basic skills examination. Students may be exempt from meeting the Basic Skills requirements by earning an eligible industry certification. See the Basic Skills Exemption List document for a list of eligible industry certifications (<http://www.fldoe.org/workforce/dwdframe/rtf/basic-skills.rtf>).

Adult students with disabilities, as defined in Section 1004.02(7), Florida Statutes, may be exempted from meeting the Basic Skills requirements (Rule 6A-10.040). Students served in exceptional student education (except gifted) as defined in s. 1003.01(3)(a), F.S., may also be exempted from meeting the Basic Skills requirement. Each school district and Florida College must adopt a policy addressing procedures for exempting eligible students with disabilities from the Basic Skills requirement as permitted in Section 1004.91(3), F.S.

Students who possess a college degree at the Associate of Applied Science level or higher; who have completed or are exempt from the college entry-level examination pursuant to Section 1008.29, F.S.; or who have passed a state, national, or industry licensure exam are exempt from meeting the Basic Skills requirement (Rule 6A-10.040, F.A.C.)

### **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

In addition to accommodations, some secondary students with disabilities (ESE) will need modifications to meet their special 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 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 Occupational Completion Point (OCP) or a Modified Occupational Completion Point (MOCP). 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 an OCP/MOCP. The student should work on different competencies and new applications of competencies each year toward completion of the OCP(s)/MOCP. 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).

### **Articulation**

N/A

For details on articulation agreements which correlate to programs and industry certifications refer to [http://www.fldoe.org/workforce/dwdframe/artic\\_frame.asp](http://www.fldoe.org/workforce/dwdframe/artic_frame.asp).

### **Standards**

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

- 01.0 Demonstrate mathematics knowledge and skills.
- 02.0 Demonstrate science knowledge and skills.
- 03.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
- 04.0 Demonstrate language arts knowledge and skills.
- 05.0 Solve problems using critical thinking skills, creativity and innovation.
- 06.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance.
- 07.0 Use information technology tools.
- 08.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
- 09.0 Demonstrate personal money-management concepts, procedures, and strategies.
- 10.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.
- 11.0 Describe the importance of professional ethics and legal responsibilities.
- 12.0 Explain the importance of employability and entrepreneurship skills.
- 13.0 Demonstrate an understanding of the Basic Principles of Health Insurance
- 14.0 Demonstrate an understanding of the Insurance Industry
- 15.0 Demonstrate an understanding of Legal Concepts of the Insurance Contract
- 16.0 Demonstrate an understanding of Health and Accident Insurance
- 17.0 Compare Health Insurance Providers
- 18.0 Demonstrate an understanding of Medical Expense Insurance
- 19.0 Demonstrate an understanding of Disability Income Insurance
- 20.0 Demonstrate an understanding of Accidental Death and Dismemberment
- 21.0 Demonstrate an understanding of Government Health Insurance Programs
- 22.0 Demonstrate an understanding of Private Insurance Plans for Seniors
- 23.0 Demonstrate an understanding of Health Insurance Policy Provisions
- 24.0 Demonstrate an understanding of Health Insurance Underwriting and Premiums
- 25.0 Demonstrate an understanding of Group Health Insurance
- 26.0 Demonstrate an understanding of the Uses of Health Insurance

- 27.0 Demonstrate an understanding of Health Maintenance Organizations
- 28.0 Demonstrate an understanding of Florida Laws and Rules Pertinent to Health Insurance
- 29.0 Demonstrate an understanding of Agent Licensing
- 30.0 Demonstrate an understanding of Unfair Trade Practices
- 31.0 Demonstrate an understanding of Health Insurance Definitions
- 32.0 Demonstrate an understanding of the Florida Life and Health Guaranty Association

2011 - 2012

**Florida Department of Education  
Student Performance Standards**

**Program Title: Health Insurance Marketing**  
**PSAV Number: M810011**

**Course Number: RMI0097**  
**Occupational Completion Point: A**  
**Insurance Sales Agent, (Health Only) – 40 Hours – SOC Code 41-3021.00**

- 01.0 Demonstrate mathematics knowledge and skills--The students will be able to: AF3.0
- 01.01 Demonstrate knowledge of arithmetic operations. AF3.2
- 01.02 Analyze and apply data and measurements to solve problems and interpret documents. AF3.4
- 01.03 Construct charts/tables/graphs using functions and data. AF3.5
- 02.0 Demonstrate science knowledge and skills--The students will be able to: AF4.0
- 02.01 Discuss the role of creativity in constructing scientific questions, methods and explanations. AF4.1
- 02.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings. AF4.3
- 03.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas--The students will be able to:
- 03.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. CM 1.0
- 03.02 Locate, organize and reference written information from various sources. CM 3.0
- 03.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences. CM 5.0
- 03.04 Interpret verbal and nonverbal cues/behaviors that enhance communication. CM 6.0
- 03.05 Apply active listening skills to obtain and clarify information. CM 7.0
- 03.06 Develop and interpret tables and charts to support written and oral communications. CM 8.0
- 03.07 Exhibit public relations skills that aid in achieving customer satisfaction. CM 0.0
- 04.0 Demonstrate language arts knowledge and skills--The students will be able to: AF 2.0
- 04.01 Locate, comprehend and evaluate key elements of oral and written information. AF2.4
- 04.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary. AF2.5
- 04.03 Present information formally and informally for specific purposes and audiences. AF2.9
- 05.0 Solve problems using critical thinking skills, creativity and innovation--The students will be able to:
- 05.01 Employ critical thinking skills independently and in teams to solve problems and make decisions. PS1.0
- 05.02 Employ critical thinking and interpersonal skills to resolve conflicts. PS 2.0
- 05.03 Identify and document workplace performance goals and monitor progress toward those goals. PS 3.0

- 05.04 Conduct technical research to gather information necessary for decision-making. PS 4.0
- 06.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance--The students will be able to:
- 06.01 Describe personal and jobsite safety rules and regulations that maintain safe and healthy work environments. SHE 1.0
- 06.02 Explain emergency procedures to follow in response to workplace accidents.
- 06.03 Create a disaster and/or emergency response plan.
- 07.0 Use information technology tools--The students will be able to:
- 07.01 Use Personal Information Management (PIM) applications to increase workplace efficiency. IT 1.0
- 07.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications. IT 2.0
- 07.03 Employ computer operations applications to access, create, manage, integrate, and store information. IT 3.0
- 07.04 Employ collaborative/groupware applications to facilitate group work. IT 4.0
- 08.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives--The students will be able to:
- 08.01 Employ leadership skills to accomplish organizational goals and objectives. LT1.0
- 08.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks. LT3.0
- 08.03 Conduct and participate in meetings to accomplish work tasks. LT 4.0
- 08.04 Employ mentoring skills to inspire and teach others. LT 5.0
- 09.0 Demonstrate personal money-management concepts, procedures, and strategies--The students will be able to:
- 09.01 Identify and describe the services and legal responsibilities of financial institutions. FL 2.0
- 09.02 Describe the effect of money management on personal and career goals. FL 3.0
- 09.03 Develop a personal budget and financial goals. FL3.1
- 09.04 Complete financial instruments for making deposits and withdrawals. FL3.2
- 09.05 Maintain financial records. FL3.3
- 09.06 Read and reconcile financial statements. FL3.4
- 09.07 Research, compare and contrast investment opportunities.
- 10.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment--The students will be able to:
- 10.01 Describe the nature and types of business organizations. SY 1.0
- 10.02 Explain the effect of key organizational systems on performance and quality.
- 10.03 List and describe quality control systems and/or practices common to the workplace. SY 2.0
- 10.04 Explain the impact of the global economy on business organizations. HE 2.0
- 11.0 Describe the importance of professional ethics and legal responsibilities--The students will be able to:
- 11.01 Evaluate and justify decisions based on ethical reasoning. ELR 1.0



- 11.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies. ELR1.1
- 11.03 Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace. ELR1.2
- 11.04 Interpret and explain written organizational policies and procedures. ELR 2.0
  
- 12.0 Explain the importance of employability and entrepreneurship skills--The students will be able to:
  - 12.01 Identify and demonstrate positive work behaviors needed to be employable.ECD 1.0
  - 12.02 Develop personal career plan that includes goals, objectives, and strategies.ECD 2.0
  - 12.03 Examine licensing, certification, and industry credentialing requirements. ECD 3.0
  - 12.04 Maintain a career portfolio to document knowledge, skills, and experience. ECD 5.0
  - 12.05 Evaluate and compare employment opportunities that match career goals. ECD 6.0
  - 12.06 Identify and exhibit traits for retaining employment. ECD 7.0
  - 12.07 Identify opportunities and research requirements for career advancement. ECD 8.0
  - 12.08 Research the benefits of ongoing professional development. ECD 9.0
  - 12.09 Examine and describe entrepreneurship opportunities as a career planning option. ECD 10.0
  
- 13.0 Demonstrate an understanding of the Basic Principles of Health Insurance – The student will be able to:
  - 13.01 Explain the Role of Insurance
  - 13.02 Explain the Health Insurance Industry
  - 13.03 Discuss Risk Pooling and Law of Large numbers as the Nature of Insurance
  - 13.04 Discuss the Concept of Risk
  
- 14.0 Demonstrate an understanding of the Insurance Industry – The student will be able to:
  - 01.01 Identify the Types of Insurers
  - 01.02 Describe Distribution Systems
  - 01.03 Define and explain Regulations
  
- 15.0 Demonstrate an understanding of Legal Concepts of the Insurance Contract – The student will be able to:
  - 15.01 Explain the Elements of the Insurance Contract
  - 15.02 List and explain the Special Features of the Insurance Contract
  - 15.03 Define Insurance Agents and Brokers
  - 15.04 List and explain other Legal Concepts
  
- 16.0 Demonstrate an understanding of Health and Accident Insurance – The student will be able to:
  - 16.01 Explain and recognize the Basic Forms of Health and Accident Insurance
  - 16.02 Explain and discuss methods of Purchasing Health Insurance
  - 16.03 Explain the Characteristics of Health and Accident Insurance
  
- 17.0 Compare Health Insurance Providers – The student will be able to:
  - 17.01 Explain Commercial Insurance Companies
  - 17.02 List the Service Providers
  - 17.03 List and discuss the Government Health Insurance Programs
  - 17.04 List and explain the Alternative Methods

- 18.0 Demonstrate an understanding of Medical Expense Insurance – The student will be able to:
  - 18.01 Explain the Purpose of Medical Expense Insurance
  - 18.02 Discuss the Basic Medical Expense Policy
  - 18.03 Define Deductibles and Coinsurance and Major Medical Expense Plans
  - 18.04 List and explain Other Types of Medical Expense Coverage
  
- 19.0 Demonstrate an understanding of Disability Income Insurance – The student will be able to:
  - 19.01 Discuss the Purpose of Disability Income Insurance
  - 19.02 Explain the Benefits of Disability Income Insurance
  - 19.03 List and discuss Policy Provisions
  - 19.04 List and discuss Policy Riders
  
- 20.0 Demonstrate an understanding of Accidental Death and Dismemberment – The student will be able to:
  - 20.01 Discuss the benefits of Accidental Death and Dismemberment
  - 20.02 List and explain other Forms of Accidental Death and Dismemberment
  
- 21.0 Demonstrate an understanding of Government Health Insurance Programs – The student will be able to:
  - 21.01 Compare Parts A & B of Medicare
  - 21.02 Explain Part C of Medicare Advantage
  - 21.03 Explain Part D of Medicare – Prescriptions
  - 21.04 Analyze and explain Medicaid
  - 21.05 Discuss Florida Healthy Kids
  
- 22.0 Demonstrate an understanding of Private Insurance Plans for Seniors – The student will be able to:
  - 22.01 Describe Medicare Supplement Policies
  - 22.02 Explain Long-Term care Insurance
  
- 23.0 Demonstrate an understanding of Health Insurance Policy Provisions – The student will be able to:
  - 23.01 Differentiate between Mandatory and Optional Provisions from the NAIC Model Health Insurance Policy
  - 23.02 List and explain the Common Exclusions or Restrictions of Health Insurance Policy
  - 23.03 Discuss the Renewability Provisions
  
- 24.0 Demonstrate an understanding of Health Insurance Underwriting and Premiums – The student will be able to:
  - 24.01 Recognize the Major Risk Factors of Health Insurance Underwriting

- 24.02 Recognize the Premium Factors
- 24.03 Exhibit the Tax Treatment of Premiums and Benefits
- 24.04 Explain Managed Care
  
- 25.0 Demonstrate an understanding of Group Health Insurance – The student will be able to:
  - 25.1 Explain the Nature of Group Insurance
  - 25.2 List and discuss the Coverages for Group Health Insurance
  - 25.3 Analyze the Tax Treatment of Group Plans
  - 25.4 Explain COBRA Continuations of Benefits
  
- 26.0 Demonstrate an understanding of the Uses of Health Insurance – The student will be able to:
  - 26.01 Recognize and explain the Individual needs for Health Insurance
  - 26.02 Explain the Business needs for Health Insurance
  
- 27.0 Demonstrate an understanding of Health Maintenance Organizations – The student will be able to:
  - 27.01 Explain the purpose of Health Maintenance Organizations
  - 27.02 Describe HMO Operation
  - 27.03 List and discuss the Florida Laws and Regulations
  
- 28.0 Demonstrate an understanding of Florida Laws and Rules Pertinent to Health Insurance – The student will be able to:
  - 28.01 Recognize the Office of Insurance Regulation
  - 28.02 Discuss Insurers and Unauthorized Entities
  - 28.03 List and discuss Marketing Practices
  - 28.04 Apply and identify Ethics in Chapter 69B-215 Code of Ethics-Life Underwriters
  - 28.05 Explain the Policy Clauses and Provisions
  - 28.06 List and discuss Medicare, Medicaid, and Maternity Benefits
  - 28.07 List and explain the Types of Health Plans
  - 28.08 Describe the Florida Employee Health Care Access Act
  
- 29.0 Demonstrate an understanding of Agent Licensing – The student will be able to:
  - 29.01 Examine Licensing Requirements
  - 29.02 List and explain the ways to Maintain a License
  - 29.03 Examine the reasons for Suspension, Termination, Revocation of License, and Other Penalties
  - 29.04 Explain the need for Ethics for Licensing
  
- 30.0 Demonstrate an understanding of Unfair Trade Practices – The student will be able to:
  - 30.01 Identify Sliding
  - 30.02 Identify Coercion
  - 30.03 Identify Misrepresentation
  - 30.04 Identify Defamation

- 30.05 Identify Unfair Discrimination
  - 30.06 Identify Unfair Claims Settlement
  - 30.07 Identify Fraud
  - 30.08 Identify and exhibit Controlled Business
- 31.0 Demonstrate an understanding of Health Insurance Definitions – The student will be able to:
- 31.01 Explain Insurance Transactions
  - 31.02 List and discuss Domestic, Foreign and Alien Companies
  - 31.03 List and discuss Authorized, Unauthorized, and Eligible Companies
  - 31.04 Define Stock and Mutual Companies
  - 31.05 Explain the Certificate of Authority
- 32.0 Demonstrate an understanding of the Florida Life and Health Guaranty Association – The student should be able to:
- 31.01 Discuss membership requirements
  - 31.02 Explain the purpose of the Florida Life and Health Guaranty Association

2011 - 2012

**Florida Department of Education  
Curriculum Framework**

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

PSAV	
Program Number	M810012
CIP Number	0208100102
Grade Level	30, 31
Standard Length	40 Hours
Teacher Certification	INSURANCE @7 G
CTSO	College DECA
SOC Codes (all applicable)	41-3021.00
Facility Code	<a href="http://www.fldoe.org/edfacil/sref.asp">http://www.fldoe.org/edfacil/sref.asp</a> (State Requirements for Educational Facilities)
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>
Perkins Technical Skill Attainment Inventory	<a href="http://www.fldoe.org/workforce/perkins/perkins_resources.asp">http://www.fldoe.org/workforce/perkins/perkins_resources.asp</a>
Industry Certifications	<a href="http://www.fldoe.org/workforce/fcpea/default.asp">http://www.fldoe.org/workforce/fcpea/default.asp</a>
Basic Skills Level	N/A

### **Purpose**

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

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

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

After successful completion, students' names are reported to the Department of Insurance, Bureau of Agents and Agency Licensing making them eligible to take the appropriate state exam.

### **Program Structure**

This program is a planned sequence of instruction consisting of one Occupational Completion Points.

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

The following table illustrates the program structure:

OCP	Course Number	Course Title	Course Length	SOC Code
A	RMI0099	Insurance Sales Agent - Life, Health and Annuities	40 Hours	41-3021.00

### **Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

### **Career and Technical Student Organization (CTSO)**

College DECA - Delta Epsilon Chi is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

### **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 program-specific OJT framework apply.

### **Essential Skills**

Essential skills identified by the Division of Career and Adult Education have been integrated into the standards and benchmarks of this program. These skills represent the general knowledge and skills considered by industry to be essential for success in careers across all career clusters. Students preparing for a career served by this program at any level should be able to demonstrate these skills in the context of this program. A complete list of Essential Skills and links to instructional resources in support of these Essential Skills are published on the CTE Essential Skills page of the FL-DOE website

[www.fldoe.org/workforce/dwdframe/essential\\_skills.asp](http://www.fldoe.org/workforce/dwdframe/essential_skills.asp)).

### **Basic Skills (if applicable)**

In PSAV programs offered for 450 hours or more, in accordance with Rule 6A-10.040, F.A.C. the minimum basic skills grade levels required for postsecondary adult career and technical students to complete this program are: Mathematics N/A Language N/A and Reading N/A. These grade level numbers correspond to a grade equivalent score obtained on a state designated basic skills examination. Students may be exempt from meeting the Basic Skills requirements by earning an eligible industry certification. See the Basic Skills Exemption List document for a list of eligible industry certifications (<http://www.fldoe.org/workforce/dwdframe/rtf/basic-skills.rtf>).

Adult students with disabilities, as defined in Section 1004.02(7), Florida Statutes, may be exempted from meeting the Basic Skills requirements (Rule 6A-10.040). Students served in exceptional student education (except gifted) as defined in s. 1003.01(3)(a), F.S., may also be exempted from meeting the Basic Skills requirement. Each school district and Florida College must adopt a policy addressing procedures for exempting eligible students with disabilities from the Basic Skills requirement as permitted in Section 1004.91(3), F.S.

Students who possess a college degree at the Associate of Applied Science level or higher; who have completed or are exempt from the college entry-level examination pursuant to Section 1008.29, F.S.; or who have passed a state, national, or industry licensure exam are exempt from meeting the Basic Skills requirement (Rule 6A-10.040, F.A.C.)

### **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

In addition to accommodations, some secondary students with disabilities (ESE) will need modifications to meet their special 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 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 Occupational Completion Point (OCP) or a Modified Occupational Completion Point (MOCP). 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 an OCP/MOCP. The student should work on different competencies and new applications of competencies each year toward completion of

the OCP(s)/MOCP. 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).

### **Articulation**

For details on articulation agreements which correlate to programs and industry certifications refer to [http://www.fl DOE.org/workforce/dwdframe/artic\\_frame.asp](http://www.fl DOE.org/workforce/dwdframe/artic_frame.asp).

### **Standards**

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

- 01.0 Demonstrate mathematics knowledge and skills.
- 02.0 Demonstrate science knowledge and skills.
- 03.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
- 04.0 Demonstrate language arts knowledge and skills.
- 05.0 Solve problems using critical thinking skills, creativity and innovation.
- 06.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance.
- 07.0 Use information technology tools.
- 08.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
- 09.0 Demonstrate personal money-management concepts, procedures, and strategies.
- 10.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.
- 11.0 Describe the importance of professional ethics and legal responsibilities.
- 12.0 Explain the importance of employability and entrepreneurship skills.
- 13.0 Demonstrate an understanding of the Basic Principles of Life, Health Insurance and Annuities
- 14.0 Demonstrate an understanding of the Legal Concepts of the Insurance Contract
- 15.0 Demonstrate an understanding of Life Insurance Policies, Provisions, Options, and Riders
- 16.0 Demonstrate an understanding of Life Insurance Premiums, Proceeds and Beneficiaries
- 17.0 Demonstrate an understanding of Life Insurance Underwriting and Policy Issue
- 18.0 Demonstrate an understanding of Group Life Insurance
- 19.0 Demonstrate an understanding of Annuities
- 20.0 Demonstrate an understanding of Social Security
- 21.0 Demonstrate an understanding of Retirement Plans
- 22.0 Demonstrate an understanding of the Uses of Life Insurance
- 23.0 Demonstrate an understanding of Health and Accident Insurance
- 24.0 Demonstrate an understanding of Health Insurance Providers
- 25.0 Demonstrate an understanding of Medical Expense Insurance
- 26.0 Demonstrate an understanding of Disability Income Insurance
- 27.0 Demonstrate an understanding of Accidental Death and Dismemberment
- 28.0 Demonstrate an understanding of Private Insurance Plans for Seniors
- 29.0 Demonstrate an understanding of Health Insurance Policy Provisions
- 30.0 Demonstrate an Understanding of Health Insurance Underwriting



- 31.0 Demonstrate an understanding of Florida Laws and Rules Pertinent to Life and Health Insurance
- 32.0 Demonstrate an understanding of Agent Licensing
- 33.0 Demonstrate an understanding of Life, Health and Variable Annuity Definitions

2011 - 2012

**Florida Department of Education  
Student Performance Standards**

**Program Title: Life Insurance Marketing**  
**PSAV Number: M81001**

**Course Number: RMI0099**  
**Occupational Completion Point: A**  
**Insurance Sales Agent – Life, Health and Annuities – 40 Hours – SOC Code 41-3021.00**

- 01.0 Demonstrate mathematics knowledge and skills--The students will be able to: AF3.0  
 01.01 Demonstrate knowledge of arithmetic operations. AF3.2  
 01.02 Analyze and apply data and measurements to solve problems and interpret documents. AF3.4  
 01.03 Construct charts/tables/graphs using functions and data. AF3.5
- 02.0 Demonstrate science knowledge and skills--The students will be able to: AF4.0  
 02.01 Discuss the role of creativity in constructing scientific questions, methods and explanations. AF4.1  
 02.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings. AF4.3
- 03.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas--The students will be able to:  
 03.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. CM 1.0  
 03.02 Locate, organize and reference written information from various sources. CM 3.0  
 03.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences. CM 5.0  
 03.04 Interpret verbal and nonverbal cues/behaviors that enhance communication. CM 6.0  
 03.05 Apply active listening skills to obtain and clarify information. CM 7.0  
 03.06 Develop and interpret tables and charts to support written and oral communications. CM 8.0  
 03.07 Exhibit public relations skills that aid in achieving customer satisfaction. CM 10.0
- 04.0 Demonstrate language arts knowledge and skills--The students will be able to: AF 2.0  
 04.01 Locate, comprehend and evaluate key elements of oral and written information. AF2.4  
 04.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary. AF2.5  
 04.03 Present information formally and informally for specific purposes and audiences. AF2.9

- 05.0 Solve problems using critical thinking skills, creativity and innovation--The students will be able to:
- 05.01 Employ critical thinking skills independently and in teams to solve problems and make decisions. PS1.0
  - 05.02 Employ critical thinking and interpersonal skills to resolve conflicts. PS 2.0
  - 05.03 Identify and document workplace performance goals and monitor progress toward those goals. PS 3.0
  - 05.04 Conduct technical research to gather information necessary for decision-making. PS 4.0
- 06.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance--The students will be able to:
- 06.01 Describe personal and jobsite safety rules and regulations that maintain safe and healthy work environments. SHE 1.0
  - 06.02 Explain emergency procedures to follow in response to workplace accidents.
  - 06.03 Create a disaster and/or emergency response plan.
- 07.0 Use information technology tools--The students will be able to:
- 07.01 Use Personal Information Management (PIM) applications to increase workplace efficiency. IT 1.0
  - 07.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications. IT 2.0
  - 07.03 Employ computer operations applications to access, create, manage, integrate, and store information. IT 3.0
  - 07.04 Employ collaborative/groupware applications to facilitate group work. IT 4.0
- 08.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives--The students will be able to:
- 08.01 Employ leadership skills to accomplish organizational goals and objectives. LT1.0
  - 08.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks. LT3.0
  - 08.03 Conduct and participate in meetings to accomplish work tasks. LT 4.0
  - 08.04 Employ mentoring skills to inspire and teach others. LT 5.0
- 09.0 Demonstrate personal money-management concepts, procedures, and strategies--The students will be able to:
- 09.01 Identify and describe the services and legal responsibilities of financial institutions. FL 2.0
  - 09.02 Describe the effect of money management on personal and career goals. FL 3.0
  - 09.03 Develop a personal budget and financial goals. FL3.1
  - 09.04 Complete financial instruments for making deposits and withdrawals. FL3.2
  - 09.05 Maintain financial records. FL3.3
  - 09.06 Read and reconcile financial statements. FL3.4

- 09.07 Research, compare and contrast investment opportunities.
- 10.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment--The students will be able to:
- 10.01 Describe the nature and types of business organizations. SY 1.0
  - 10.02 Explain the effect of key organizational systems on performance and quality.
  - 10.03 List and describe quality control systems and/or practices common to the workplace.  
SY 2.0
  - 10.04 Explain the impact of the global economy on business organizations. HE 2.0
- 11.0 Describe the importance of professional ethics and legal responsibilities--The students will be able to:
- 11.01 Evaluate and justify decisions based on ethical reasoning. ELR 1.0
  - 11.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies. ELR1.1
  - 11.03 Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace. ELR1.2
  - 11.04 Interpret and explain written organizational policies and procedures.ELR 2.0
- 12.0 Explain the importance of employability and entrepreneurship skills--The students will be able to:
- 12.01 Identify and demonstrate positive work behaviors needed to be employable.  
ECD 1.0
  - 12.02 Develop personal career plan that includes goals, objectives, and strategies.  
ECD 2.0
  - 12.03 Examine licensing, certification, and industry credentialing requirements. ECD 3.0
  - 12.04 Maintain a career portfolio to document knowledge, skills, and experience. ECD 5.0
  - 12.05 Evaluate and compare employment opportunities that match career goals. ECD 6.0
  - 12.06 Identify and exhibit traits for retaining employment. ECD 7.0
  - 12.07 Identify opportunities and research requirements for career advancement. ECD 8.0
  - 12.08 Research the benefits of ongoing professional development. ECD 9.0
  - 12.09 Examine and describe entrepreneurship opportunities as a career planning option.  
ECD 10.0
- 13.0 Demonstrate an understanding of the Basic Principles of Life, Health Insurance and Annuities – The student will be able to:
- 13.01 Explain the role of Insurance
  - 13.02 List and explain the Types of Insurance, Distribution Systems, and Industry Oversight and Regulation
  - 13.03 Discuss Risk Pooling and Law of Large numbers as the Nature of Insurance
  - 13.04 Discuss the Concept of Risk

- 14.0 Demonstrate an understanding of the Legal Concepts of the Insurance Contract – The student will be able to:
  - 14.01 Explain the Elements of the Contract
  - 14.02 List and Explain the Special Features of Insurance Contracts
  - 14.03 Define Agents and Brokers
  - 14.04 Explain other legal aspects in the Insurance Contract
  
- 15.0 Demonstrate an understanding of Life Insurance Policies, Provisions, Options, and Riders – The student will be able to:
  - 15.01 List and explain the different types of policies
  - 15.02 Define Right of Ownership
  - 15.03 Detail Standard Policy Provisions
  - 15.04 Identify Exclusions
  - 15.05 Define Non-forfeiture Values
  - 15.06 Define Dividends
  - 15.07 Explain Policy Riders
  
- 16.0 Demonstrate an understanding of Life Insurance Premiums, Proceeds and Beneficiaries – The student will be able to:
  - 16.01 List and explain the Primary Factors in Premium Calculations
  - 16.02 Discuss Settlement Options and Viatical Settlements
  - 16.03 Explain the Tax Treatment of Proceeds Paid at Death and 1035 Exchange
  - 16.04 Discuss Beneficiaries, qualifications, types of designations and special situations
  
- 17.0 Demonstrate an understanding of Life Insurance Underwriting and Policy Issue – The student will be able to:
  - 17.01 State the purpose of Life Insurance Underwriting
  - 17.02 List and explain the Underwriting Process
  - 17.03 List and explain the Field Underwriting Procedures
  - 17.04 Explain Policy Issue and Delivery
  
- 18.0 Demonstrate an understanding of Group Life Insurance – The student will be able to:
  - 18.01 List and discuss the Principles of Group Life Insurance
  - 18.02 List the features of Group Insurance
  - 18.03 List and discuss the Eligible Groups
  - 18.04 Detail the Group Life Characteristics including Taxation of Group Life Plans
  - 18.05 List and discuss Other Forms of Life Insurance

- 19.0 Demonstrate an understanding of Annuities – The student will be able to:
  - 19.01 Explain the Purpose and Function of Annuities
  - 19.02 Explain the Basics of Annuities
  - 19.03 List and explain the Structure and Design (e.g., Funding Method)
  - 19.04 Describe the Income Tax Treatment of Benefits
  - 19.05 Describe the uses of Annuities
  - 19.06 List and discuss the Suitability of Annuity Sales to Senior Consumers
  - 19.07 List and discuss Fixed Annuities
  - 19.08 List and discuss Variable Annuities
  
- 20.0 Demonstrate an understanding of Social Security – The student will be able to:
  - 20.01 Explain the purpose of Social Security
  - 20.02 Explain who is covered under Social Security
  - 20.03 Discuss determining benefits
  - 20.04 Describe the Types of OASDHI Benefits
  
- 21.0 Demonstrate an understanding of Retirement Plans – The student will be able to:
  - 21.01 Distinguish between Qualified versus Nonqualified Plans
  - 21.02 List and explain Qualified Employer Plans
  - 21.03 Describe Plans for Small Employers
  - 21.04 Detail Individual Retirement Plans
  - 21.05 Explain 401K
  - 21.06 Compare 403(b) and 457 Plans
  
- 22.0 Demonstrate an understanding of the Uses of Life Insurance – The student will be able to:
  - 22.01 Explain Human Life Value Approach versus Needs Approach
  - 22.02 Explain Individual Uses for Life Insurance
  - 22.03 List and explain the Business Uses of Life Insurance
  
- 23.0 Demonstrate an understanding of Health and Accident Insurance – The student will be able to:
  - 23.01 Explain the Basic Forms of Health and Accident Insurance
  - 23.02 Explain the reason to purchase Health Insurance
  - 23.03 List and discuss the Characteristics of Health and Accident Insurance
  - 23.04 Explain the Individual and Business Needs of Health Insurance
  - 23.05 List and explain Group Health Insurance

- 24.0 Demonstrate an understanding of Health Insurance Providers – The student will be able to:
  - 24.01 Discuss Commercial Insurance Companies
  - 24.02 Explain and compare Service Providers
  - 24.03 List and discuss the Government Health Insurance Programs
  - 24.04 List and explain Alternative Methods
  
- 25.0 Demonstrate an understanding of Medical Expense Insurance – The student will be able to:
  - 25.01 Discuss the Purpose of Medical Expense Insurance
  - 25.02 Explain the Basic Medical Expense Policy
  - 25.03 Define Deductibles and Coinsurance
  - 25.04 List and explain Other Types of Medical Expense Coverage
  
- 26.0 Demonstrate an understanding of Disability Income Insurance – The student will be able to:
  - 26.01 Discuss the Purpose of Disability Income Insurance
  - 26.02 Explain the Benefits of Disability Income Insurance
  - 26.03 Explain Policy Provisions
  - 26.04 Explain Policy Riders
  
- 27.0 Demonstrate an understanding of Accidental Death and Dismemberment – The student will be able to:
  - 27.01 Discuss the benefits of Accidental Death and Dismemberment
  - 27.02 List and explain other Forms of Accidental Death and Dismemberment
  
- 28.0 Demonstrate an understanding of Private Insurance Plans for Seniors – The student will be able to:
  - 28.01 Explain Medicare Supplement Policies
  - 28.02 Explain Long-Term Care Insurance
  
- 29.0 Demonstrate an understanding of Health Insurance Policy Provisions – The student will be able to:
  - 29.01 Differentiate between Mandatory and Optional Provisions from the NAIC Model Health Insurance Policy
  - 29.02 List and explain the Common Exclusions or Restrictions of Health Insurance Policy
  - 29.03 List and discuss the Renewability Provisions

- 30.0 Demonstrate an Understanding of Health Insurance Underwriting – The student will be able to:
  - 30.01 Recognize the Major Risk Factors of Health Insurance Underwriting
  - 30.02 Explain the Premium Factors
  - 30.03 Discuss the Tax Treatment of Premiums and Benefits
  - 30.04 Explain Managed Care
  
- 31.0 Demonstrate an understanding of Florida Laws and Rules Pertinent to Life and Health Insurance – The student will be able to:
  - 31.01 Explain the responsibilities of the Office of Insurance Regulation
  - 31.02 Define Insurers and Unauthorized Entities
  - 31.03 List and discuss Marketing Practices
  - 31.04 Discuss Agent Ethics. Chapter 69B-215 Code of Ethics-Life Underwriters
  - 31.05 Explain the Policy Clauses and Provisions
  - 31.06 Discuss Group Life Insurance: Certificate, COBRA, Eligibility
  - 31.07 Compare Par and Nonpar Policies
  - 31.08 Discuss Retirement Plans
  - 31.09 Describe the Flexible Life Products
  - 31.10 List and discuss Medicare, Medicaid, and Maternity Benefits
  - 31.11 List and compare the various types of Health Plans
  - 31.12 Explain the Florida Employee Health Care Access Act
  
- 32.0 Demonstrate an understanding of Agent Licensing – The student will be able to:
  - 32.01 Examine Licensing Requirements
  - 32.02 List and explain the ways to Maintain a License
  - 32.03 Examine the reasons for Suspension, Termination, Revocation of License, and Other Penalties
  - 32.04 Examine Unfair Trade Practices
  
- 33.0 Demonstrate an understanding of Life, Health and Variable Annuity Definitions – The student will be able to:
  - 33.01 Explain Insurance Transactions
  - 33.02 Define Domestic, Foreign and Alien Companies
  - 33.03 Define and discuss Authorized, Unauthorized, and Eligible Companies
  - 33.04 Define and explain Stock and Mutual Companies
  - 33.05 Identify the Certificate of Authority
  - 33.06 Identify the Florida Life and Health Guaranty Association



2011 - 2012

**Florida Department of Education  
Curriculum Framework**

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

PSAV	
Program Number	M810013
CIP Number	0208100103
Grade Level	30, 31
Standard Length	100 Hours
Teacher Certification	INSURANCE @ 7 G
CTSO	College DECA
SOC Codes (all applicable)	43-9041.02
Facility Code	N/A - <a href="http://www.fldoe.org/edfacil/sref.asp">http://www.fldoe.org/edfacil/sref.asp</a> (State Requirements for Educational Facilities)
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>
Perkins Technical Skill Attainment Inventory	<a href="http://www.fldoe.org/workforce/perkins/perkins_resources.asp">http://www.fldoe.org/workforce/perkins/perkins_resources.asp</a>
Industry Certifications	<a href="http://www.fldoe.org/workforce/fcpea/default.asp">http://www.fldoe.org/workforce/fcpea/default.asp</a>
Basic Skills Level	N/A

### **Purpose**

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

It prepares students for the position of Insurance Customer Service Representative. This program is for all participants who deal with the ultimate consumer and must obtain a Florida insurance license.

The specific curriculum used by the instructor must be pre-approved by the Florida Department of Insurance, Bureau of Agent and Agency Licensing. Instructor qualifications must meet Section 4-211.160. The course must use the approved course outline specified in Section 4-211.170. Other rules apply pertaining to entities, school officials, schedule and attendance records, certification of students, attendance, exempted courses, examinations, fees, facilities,

forms, penalties, etc. Obtain Packet 4-211 from the Department of Insurance for complete details.

### **Program Structure**

This program is a planned sequence of instruction consisting of one Occupational Completion Point.

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

The following table illustrates the program structure:

OCP	Course Number	Course Title	Course Length	SOC Code
A	RMI0095	Insurance Customer Representative	100 Hours	43-9041.02

### **Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

### **Special Notes**

N/A

### **Career and Technical Student Organization (CTSO)**

College DECA - Delta Epsilon Chi is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

### **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 program-specific OJT framework apply.

### **Essential Skills**

Essential skills identified by the Division of Career and Adult Education have been integrated into the standards and benchmarks of this program. These skills represent the general knowledge and skills considered by industry to be essential for success in careers across all career clusters. Students preparing for a career served by this program at any level should be able to demonstrate these skills in the context of this program. A complete list of Essential Skills

and links to instructional resources in support of these Essential Skills are published on the CTE Essential Skills page of the FL-DOE website ([http://www.fldoe.org/workforce/dwdframe/essential\\_skills.asp](http://www.fldoe.org/workforce/dwdframe/essential_skills.asp)).

### **Basic Skills (if applicable)**

In PSAV programs offered for 450 hours or more, in accordance with Rule 6A-10.040, F.A.C. the minimum basic skills grade levels required for postsecondary adult career and technical students to complete this program are: Mathematics N/A Language N/A and Reading N/A. These grade level numbers correspond to a grade equivalent score obtained on a state designated basic skills examination. Students may be exempt from meeting the Basic Skills requirements by earning an eligible industry certification. See the Basic Skills Exemption List document for a list of eligible industry certifications (<http://www.fldoe.org/workforce/dwdframe/rtf/basic-skills.rtf>).

Adult students with disabilities, as defined in Section 1004.02(7), Florida Statutes, may be exempted from meeting the Basic Skills requirements (Rule 6A-10.040). Students served in exceptional student education (except gifted) as defined in s. 1003.01(3)(a), F.S., may also be exempted from meeting the Basic Skills requirement. Each school district and Florida College must adopt a policy addressing procedures for exempting eligible students with disabilities from the Basic Skills requirement as permitted in Section 1004.91(3), F.S.

Students who possess a college degree at the Associate of Applied Science level or higher; who have completed or are exempt from the college entry-level examination pursuant to Section 1008.29, F.S.; or who have passed a state, national, or industry licensure exam are exempt from meeting the Basic Skills requirement (Rule 6A-10.040, F.A.C.)

### **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

In addition to accommodations, some secondary students with disabilities (ESE) will need modifications to meet their special 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 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 Occupational Completion Point (OCP) or a Modified Occupational Completion Point (MOCP). 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 an OCP/MOCP. The student should work on different competencies and new applications of competencies each year toward completion of the OCP(s)/MOCP. 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).

### **Articulation**

N/A

For details on articulation agreements which correlate to programs and industry certifications refer to [http://www.fldoe.org/workforce/dwdframe/artic\\_frame.asp](http://www.fldoe.org/workforce/dwdframe/artic_frame.asp).

### **Standards**

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

- 01.0 Demonstrate an understanding of property and liability principles.
- 02.0 Demonstrate an understanding of automobile insurance.
- 03.0 Demonstrate an understanding of fire and allied lines insurance.
- 04.0 Demonstrate an understanding of general liability insurance.
- 05.0 Demonstrate an understanding of package policies.
- 06.0 Demonstrate an understanding of Workers' Compensation.
- 07.0 Demonstrate an understanding of crime including employee dishonesty.
- 08.0 Demonstrate an understanding of surety.
- 09.0 Demonstrate an understanding of marine insurance.
- 10.0 Demonstrate an understanding of health insurance.
- 11.0 Demonstrate an understanding of selected Florida rules and regulations governing insurance.
- 12.0 Demonstrate mathematics knowledge and skills.
- 13.0 Demonstrate science knowledge and skills.
- 14.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
- 15.0 Demonstrate language arts knowledge and skills.
- 16.0 Solve problems using critical thinking skills, creativity and innovation.
- 17.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance.
- 18.0 Use information technology tools.
- 19.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
- 20.0 Demonstrate personal money-management concepts, procedures, and strategies.
- 21.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.
- 22.0 Describe the importance of professional ethics and legal responsibilities.
- 23.0 Explain the importance of employability and entrepreneurship skills.

2011 - 2012

**Florida Department of Education  
Student Performance Standards**

**Program Title: Insurance Customer Representative**

**PSAV Number: M810013**

**Course Number: RMI0095**

**Occupational Completion Point: A**

**Insurance Customer Representative – 100 Hours – SOC Code 43-9041.02**

01.0 Demonstrate an understanding of property and liability principles. – The student will be able to:

- 01.01 Explain what constitutes an insurance policy.
- 01.02 Compare the difference between property and liability insurance.
- 01.03 Describe the characteristics of an insurance contract.
- 01.04 Explain property insurance concepts.
- 01.05 Describe liability insurance fundamentals.
- 01.06 Compare and contrast common insurance policy conditions.
- 01.07 Explain conditions in which the insurer will not perform.

02.0 Demonstrate an understanding of automobile insurance. – The student will be able to:

- 02.01 Describe the components of financial responsibility law.
- 02.02 Describe the components of Florida's no-fault law.
- 02.03 Explain the dynamics of a personal auto policy.
- 02.04 Explain the dynamics of a business auto policy.
- 02.05 Compare and contrast miscellaneous Florida automobile laws.
- 02.06 Explain the role and purpose of the Florida Joint Underwriting Association (FJUA).
- 02.07 Detail mechanical breakdown insurance.

03.0 Demonstrate an understanding of fire and allied lines insurance. – The student will be able to:

- 03.01 Detail the components of a commercial property policy.
- 03.02 Explain dwelling risks.
- 03.03 Describe the components of farm coverage.
- 03.04 Detail flood insurance.

04.0 Demonstrate an understanding of general liability insurance. – The student will be able to:

- 04.01 Explain the structure of the Commercial General Liability Policy (CGL).
- 04.02 Compare and contrast the two versions of CGL policies.
- 04.03 Detail the parts of commercial general liability coverage.
- 04.04 Describe the miscellaneous forms of general liability insurance.
- 04.05 Explain the "rating" process.
- 04.06 Detail the standard forms of professional liability.

- 04.07 Explain personal liability.
- 04.08 Explain farm liability.
- 05.0 Demonstrate an understanding of package policies. – The student will be able to:
  - 05.01 Detail homeowners’ policies.
  - 05.02 Compare and contrast commercial package policies.
- 06.0 Demonstrate an understanding of Workers’ Compensation. – The student will be able to:
  - 06.01 Detail the components of Florida’s workers’ compensation law.
  - 06.02 Detail the parts of workers’ compensation and employers liability insurance.
  - 06.03 Describe the workers’ compensation insurance plan.
  - 06.04 Explain the “rating” process and plans.
- 07.0 Demonstrate an understanding of crime including employee dishonesty. – The student will be able to:
  - 07.01 Detail the components of crime and employee dishonesty insurance.
  - 07.02 Compare and contrast the coverage’s available.
- 08.0 Demonstrate an understanding of surety. – The student will be able to:
  - 08.01 Compare and contrast surety ship vs. Insurance.
  - 08.02 Explain the parties to a bond.
  - 08.03 Detail the bonding process.
  - 08.04 Describe contract bonds.
  - 08.05 Compare and contrast fiduciary and court bonds.
  - 08.06 Explain license and permit bonds.
  - 08.07 Explain miscellaneous bonds (e.g., lost instrument).
- 09.0 Demonstrate an understanding of marine insurance. – The student will be able to:
  - 09.01 Detail the components of inland marine insurance (personal and commercial).
  - 09.02 Detail the components of ocean marine insurance.
- 10.0 Demonstrate an understanding of health insurance. – The student will be able to:
  - 10.01 Detail the components of health insurance.
- 11.0 Demonstrate an understanding of selected Florida rules and regulations governing insurance --The student will be able to:
  - 11.01 Explain chapter 626, parts I, II, VII, VIII, AND X.
  - 11.02 Detail selected rules of the department of insurance (e.g., appointment procedures and requirements).
- 12.0 Demonstrate mathematics knowledge and skills. – The students will be able to: AF 3.0
  - 12.01 Demonstrate knowledge of arithmetic operations. AF 3.2
  - 12.02 Analyze and apply data and measurements to solve problems and interpret

- documents. AF 3.4
- 12.03 Construct charts/tables/graphs using functions and data. AF 3.5
- 13.0 Demonstrate science knowledge and skills. – The students will be able to: AF 4.0
- 13.01 Discuss the role of creativity in constructing scientific questions, methods and explanations. AF 4.1
- 13.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings. AF 4.3
- 14.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas. – The students will be able to:
- 14.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. CM 1.0
- 14.02 Locate, organize and reference written information from various sources. CM 3.0
- 14.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences. CM 5.0
- 14.04 Interpret verbal and nonverbal cues/behaviors that enhance communication. CM 6.0
- 14.05 Apply active listening skills to obtain and clarify information. CM 7.0
- 14.06 Develop and interpret tables and charts to support written and oral communications. CM 8.0
- 14.07 Exhibit public relations skills that aid in achieving customer satisfaction. CM 10.0
- 15.0 Demonstrate language arts knowledge and skills. – The students will be able to: AF 2.0
- 15.01 Locate, comprehend and evaluate key elements of oral and written information. AF 2.4
- 15.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary. AF 2.5
- 15.03 Present information formally and informally for specific purposes and audiences. AF 2.9
- 16.0 Solve problems using critical thinking skills, creativity and innovation. – The students will be able to:
- 16.01 Employ critical thinking skills independently and in teams to solve problems and make decisions. PS 1.0
- 16.02 Employ critical thinking and interpersonal skills to resolve conflicts. PS 2.0
- 16.03 Identify and document workplace performance goals and monitor progress toward those goals. PS 3.0
- 16.04 Conduct technical research to gather information necessary for decision-making. PS 4.0
- 17.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance. – The students will be able to:
- 17.01 Describe personal and jobsite safety rules and regulations that maintain safe and healthy work environments. SHE 1.0
- 17.02 Explain emergency procedures to follow in response to workplace accidents.
- 17.03 Create a disaster and/or emergency response plan.
- 18.0 Use information technology tools. – The students will be able to:

- |       |   |         |
|-------|---|---------|
| 18.01 | Use Personal Information Management (PIM) applications to increase workplace efficiency.  | IT 1.0  |
| 18.02 | Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications. | IT 2.0  |
| 18.03 | Employ computer operations applications to access, create, manage, integrate, and store information.  | IT 3.0  |
| 18.04 | Employ collaborative/groupware applications to facilitate group work.   | IT 4.0  |
| 19.0  | <u>Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.</u> – The students will be able to:   |         |
| 19.01 | Employ leadership skills to accomplish organizational goals and objectives.   | LT 1.0  |
| 19.02 | Establish and maintain effective working relationships with others in order to accomplish objectives and tasks.   | LT 3.0  |
| 19.03 | Conduct and participate in meetings to accomplish work tasks.   | LT 4.0  |
| 19.04 | Employ mentoring skills to inspire and teach others.  | LT 5.0  |
| 20.0  | <u>Demonstrate personal money-management concepts, procedures, and strategies.</u> – The students will be able to:  |         |
| 20.01 | Identify and describe the services and legal responsibilities of financial institutions.  | FL 2.0  |
| 20.02 | Describe the effect of money management on personal and career goals.   | FL 3.0  |
| 20.03 | Develop a personal budget and financial goals.  | FL 3.1  |
| 20.04 | Complete financial instruments for making deposits and withdrawals.   | FL 3.2  |
| 20.05 | Maintain financial records.   | FL 3.3  |
| 20.06 | Read and reconcile financial statements.  | FL 3.4  |
| 20.07 | Research, compare and contrast investment opportunities.  |         |
| 21.0  | <u>Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.</u> – The students will be able to:                               |         |
| 21.01 | Describe the nature and types of business organizations.  | SY 1.0  |
| 21.02 | Explain the effect of key organizational systems on performance and quality.  |         |
| 21.03 | List and describe quality control systems and/or practices common to the workplace.   | SY 2.0  |
| 21.04 | Explain the impact of the global economy on business organizations.   | HE 2.0  |
| 22.0  | <u>Describe the importance of professional ethics and legal responsibilities.</u> – The students will be able to:   |         |
| 22.01 | Evaluate and justify decisions based on ethical reasoning.  | ELR 1.0 |
| 22.02 | Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies.   | ELR 1.1 |
| 22.03 | Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace.  | ELR 1.2 |
| 22.04 | Interpret and explain written organizational policies and procedures.   | ELR 2.0 |



23.0 Explain the importance of employability and entrepreneurship skills. – The students will be able to:

- |       |  |          |
|-------|--|----------|
| 23.01 | Identify and demonstrate positive work behaviors needed to be employable.        | ECD 1.0  |
| 23.02 | Develop personal career plan that includes goals, objectives, and strategies.    | ECD 2.0  |
| 23.03 | Examine licensing, certification, and industry credentialing requirements.       | ECD 3.0  |
| 23.04 | Maintain a career portfolio to document knowledge, skills, and experience.       | ECD 5.0  |
| 23.05 | Evaluate and compare employment opportunities that match career goals.           | ECD 6.0  |
| 23.06 | Identify and exhibit traits for retaining employment.                            | ECD 7.0  |
| 23.07 | Identify opportunities and research requirements for career advancement.         | ECD 8.0  |
| 23.08 | Research the benefits of ongoing professional development.                       | ECD 9.0  |
| 23.09 | Examine and describe entrepreneurship opportunities as a career planning option. | ECD 10.0 |

2011 - 2012

**Florida Department of Education  
Curriculum Framework**

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

PSAV	
Program Number	M810014
CIP Number	0208100104
Grade Level	30, 31
Standard Length	200 Hours
Teacher Certification	INSURANCE @7 G
CTSO	College DECA
SOC Codes (all applicable)	41-3021.00
Facility Code	<a href="http://www.fldoe.org/edfacil/sref.asp">http://www.fldoe.org/edfacil/sref.asp</a> (State Requirements for Educational Facilities)
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>
Perkins Technical Skill Attainment Inventory	<a href="http://www.fldoe.org/workforce/perkins/perkins_resources.asp">http://www.fldoe.org/workforce/perkins/perkins_resources.asp</a>
Industry Certifications	<a href="http://www.fldoe.org/workforce/fcpea/default.asp">http://www.fldoe.org/workforce/fcpea/default.asp</a>

### Purpose

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

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

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

After successful completion, students' names are reported to the Department of Insurance, Bureau of Agent and Agency Licensing making them eligible to take the appropriate state exam.

### **Program Structure**

This program is a planned sequence of instruction consisting of one Occupational Completion Points.

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

The following table illustrates the program structure:

OCP	Course Number	Course Title	Course Length	SOC Code
A	RMI0096	Insurance General Lines Agent	200 Hours	41-3021.00

### **Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

### **Career and Technical Student Organization (CTSO)**

College DECA is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

### **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 program-specific OJT framework apply.

### **Essential Skills**

Essential skills identified by the Division of Career and Adult Education have been integrated into the standards and benchmarks of this program. These skills represent the general knowledge and skills considered by industry to be essential for success in careers across all career clusters. Students preparing for a career served by this program at any level should be able to demonstrate these skills in the context of this program. A complete list of Essential Skills and links to instructional resources in support of these Essential Skills are published on the CTE Essential Skills page of the FL-DOE website ([http://www.fldoe.org/workforce/dwdframe/essential\\_skills.asp](http://www.fldoe.org/workforce/dwdframe/essential_skills.asp)).

## **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

In addition to accommodations, some secondary students with disabilities (ESE) will need modifications to meet their special 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 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 Occupational Completion Point (OCP) or a Modified Occupational Completion Point (MOCP). 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 an OCP/MOCP. The student should work on different competencies and new applications of competencies each year toward completion of the OCP(s)/MOCP. 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).

## **Articulation**

N/A

For details on articulation agreements which correlate to programs and industry certifications refer to [http://www.fl DOE.org/workforce/dwdframe/artic\\_frame.asp](http://www.fl DOE.org/workforce/dwdframe/artic_frame.asp).

## **Standards**

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

- 01.0 Demonstrate an understanding of property and liability principles.
- 02.0 Demonstrate an understanding of automobile insurance.
- 03.0 Demonstrate an understanding of fire and allied lines insurance.
- 04.0 Demonstrate an understanding of general liability insurance.
- 05.0 Demonstrate an understanding of package policies.
- 06.0 Demonstrate an understanding of Workers' Compensation.
- 07.0 Demonstrate an understanding of crime including employee dishonesty.
- 08.0 Demonstrate an understanding of surety.
- 09.0 Demonstrate an understanding of marine insurance.

- 10.0 Demonstrate an understanding of miscellaneous lines of insurance.
- 11.0 Demonstrate an understanding of selected Florida rules and regulations governing insurance.
- 12.0 Demonstrate mathematics knowledge and skills.
- 13.0 Demonstrate science knowledge and skills.
- 14.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
- 15.0 Demonstrate language arts knowledge and skills.
- 16.0 Solve problems using critical thinking skills, creativity and innovation.
- 17.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance.
- 18.0 Use information technology tools.
- 19.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
- 20.0 Demonstrate personal money-management concepts, procedures, and strategies.
- 21.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.
- 22.0 Describe the importance of professional ethics and legal responsibilities.
- 23.0 Explain the importance of employability and entrepreneurship skills.

2011 - 2012

**Florida Department of Education  
Student Performance Standards**

**Program Title: Insurance General Lines Agent**  
**PSAV Number: M810014**

**Course Number: RMI0096**  
**Occupational Completion Point: A**  
**Insurance General Lines Agent – 200 Hours – SOC Code 41-3021.00**

01.0 Demonstrate an understanding of property and liability principles. – The student will be able to:

- 01.01 Explain what constitutes an insurance policy.
- 01.02 Compare the difference between property and liability insurance.
- 01.03 Describe the characteristics of an insurance contract.
- 01.04 Explain property insurance concepts.
- 01.05 Describe liability insurance fundamentals.
- 01.06 Compare and contrast common insurance policy conditions.
- 01.07 Explain conditions in which the insurer will not perform.

02.0 Demonstrate an understanding of automobile insurance. – The student will be able to:

- 02.01 Describe the components of financial responsibility law.
- 02.02 Describe the components of Florida's No-Fault Law.
- 02.03 Explain the dynamics of a personal auto policy.
- 02.04 Explain the dynamics of a business auto policy.
- 02.05 Compare and contrast miscellaneous Florida automobile laws.
- 02.06 Explain the role and purpose of the Florida Joint Underwriting Association (FJUA).
- 02.07 Detail mechanical breakdown insurance.

03.0 Demonstrate an understanding of fire and allied lines insurance. – The student will be able to:

- 03.01 Detail the components of a commercial property policy.
- 03.02 Explain dwelling risks.
- 03.03 Describe the components of farm coverage.
- 03.04 Detail flood insurance.

04.0 Demonstrate an understanding of General Liability Insurance. – The student will be able to:

- 04.01 Explain the structure of the Commercial General Liability Policy (CGL).
- 04.02 Compare and contrast the two revisions of CGL policies.
- 04.03 Detail the parts of commercial general liability coverage.
- 04.04 Describe the miscellaneous forms of general liability insurance.
- 04.05 Explain the "rating" process.
- 04.06 Detail the standard forms of professional liability.

- 04.07 Explain personal liability.
- 04.08 Explain farm liability.
- 05.0 Demonstrate an understanding of package policies. – The student will be able to:
  - 05.01 Detail homeowner’s policies.
  - 05.02 Compare and contrast commercial package policies.
- 06.0 Demonstrate an understanding of Workers’ Compensation. – The student will be able to:
  - 06.01 Detail the components of Florida’s Workers’ Compensation Law.
  - 06.02 Detail the parts of Workers’ Compensation and Employers Liability insurance.
  - 06.03 Describe the Workers’ Compensation Insurance Plan.
  - 06.04 Explain the “rating” process and plans.
- 07.0 Demonstrate an understanding of crime including employee dishonesty. – The student will be able to:
  - 07.01 Detail the components of crime and employee dishonesty insurance.
  - 07.02 Compare and contrast the types of coverage available.
- 08.0 Demonstrate an understanding of surety. – The student will be able to:
  - 08.01 Compare and contrast surety ship vs. insurance.
  - 08.02 Explain the parties to a bond.
  - 08.03 Detail the bonding process.
  - 08.04 Describe contract bonds.
  - 08.05 Compare and contrast fiduciary and court bonds.
  - 08.06 Explain license and permit bonds.
  - 08.07 Explain miscellaneous bonds (e.g., lost instrument).
- 09.0 Demonstrate an understanding of Marine Insurance. – The student will be able to:
  - 09.01 Detail the components of inland marine insurance (personal and commercial).
  - 09.02 Detail the components of ocean marine insurance.
- 10.0 Demonstrate an understanding of miscellaneous lines of insurance. – The student will be able to:
  - 10.01 Detail the components of aviation insurance.
  - 10.02 Detail the components of boiler and machinery insurance.
  - 10.03 Demonstrate the components of health insurance.
- 11.0 Demonstrate an understanding of selected Florida rules and regulations governing insurance. – The student will be able to:
  - 11.01 Explain Chapter 626, Parts I, II, VII, VIII, and X.
  - 11.02 Detail selected rules of the Department of Insurance (e.g., appointment procedures and requirements).
- 12.0 Demonstrate mathematics knowledge and skills. – The students will be able to:

- 12.01 Demonstrate knowledge of arithmetic operations. AF 3.2
- 12.02 Analyze and apply data and measurements to solve problems and interpret documents. AF 3.4
- 12.03 Construct charts/tables/graphs using functions and data. AF 3.5
- 13.0 Demonstrate science knowledge and skills. – The students will be able to: AF 4.0
- 13.01 Discuss the role of creativity in constructing scientific questions, methods and explanations. AF 4.1
- 13.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings. AF 4.3
- 14.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas. – The students will be able to:
- 14.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. CM 1.0
- 14.02 Locate, organize and reference written information from various sources. CM 3.0
- 14.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences. CM 5.0
- 14.04 Interpret verbal and nonverbal cues/behaviors that enhance communication. CM 6.0
- 14.05 Apply active listening skills to obtain and clarify information. CM 7.0
- 14.06 Develop and interpret tables and charts to support written and oral communications. CM 8.0
- 14.07 Exhibit public relations skills that aid in achieving customer satisfaction. CM 10.0
- 15.0 Demonstrate language arts knowledge and skills. – The students will be able to: AF 2.0
- 15.01 Locate, comprehend and evaluate key elements of oral and written information. AF 2.4
- 15.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary. AF 2.5
- 15.03 Present information formally and informally for specific purposes and audiences. AF 2.9
- 16.0 Solve problems using critical thinking skills, creativity and innovation. – The students will be able to:
- 16.01 Employ critical thinking skills independently and in teams to solve problems and make decisions. PS 1.0
- 16.02 Employ critical thinking and interpersonal skills to resolve conflicts. PS 2.0
- 16.03 Identify and document workplace performance goals and monitor progress toward those goals. PS 3.0
- 16.04 Conduct technical research to gather information necessary for decision-making. PS 4.0
- 17.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance. – The students will be able to:
- 17.01 Describe personal and jobsite safety rules and regulations that maintain safe and healthy work environments. SHE 1.0
- 17.02 Explain emergency procedures to follow in response to workplace accidents.



- 17.03 Create a disaster and/or emergency response plan.
- 18.0 Use information technology tools. – The students will be able to:
- 18.01 Use Personal Information Management (PIM) applications to increase workplace efficiency. IT 1.0
  - 18.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications. IT 2.0
  - 18.03 Employ computer operations applications to access, create, manage, integrate, and store information. IT 3.0
  - 18.04 Employ collaborative/groupware applications to facilitate group work. IT 4.0
- 19.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives. – The students will be able to:
- 19.01 Employ leadership skills to accomplish organizational goals and objectives. LT 1.0
  - 19.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks. LT 3.0
  - 19.03 Conduct and participate in meetings to accomplish work tasks. LT 4.0
  - 19.04 Employ mentoring skills to inspire and teach others. LT 5.0
- 20.0 Demonstrate personal money-management concepts, procedures, and strategies. – The students will be able to:
- 20.01 Identify and describe the services and legal responsibilities of financial institutions. FL 2.0
  - 20.02 Describe the effect of money management on personal and career goals. FL 3.0
  - 20.03 Develop a personal budget and financial goals. FL 3.1
  - 20.04 Complete financial instruments for making deposits and withdrawals. FL 3.2
  - 20.05 Maintain financial records. FL 3.3
  - 20.06 Read and reconcile financial statements. FL 3.4
  - 20.07 Research, compare and contrast investment opportunities.
- 21.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment. – The students will be able to:
- 21.01 Describe the nature and types of business organizations. SY 1.0
  - 21.02 Explain the effect of key organizational systems on performance and quality.
  - 21.03 List and describe quality control systems and/or practices common to the workplace. SY 2.0
  - 21.04 Explain the impact of the global economy on business organizations. HE 2.0
- 22.0 Describe the importance of professional ethics and legal responsibilities. – The students will be able to:
- 22.01 Evaluate and justify decisions based on ethical reasoning. ELR 1.0
  - 22.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies. ELR 1.1
  - 22.03 Identify and explain personal and long-term consequences of unethical or illegal

	behaviors in the workplace.	ELR 1.2
22.04	Interpret and explain written organizational policies and procedures.	ELR 2.0
23.0	<u>Explain the importance of employability and entrepreneurship skills.</u> – The students will be able to:	
23.01	Identify and demonstrate positive work behaviors needed to be employable.	ECD 1.0
23.02	Develop personal career plan that includes goals, objectives, and strategies.	ECD 2.0
23.03	Examine licensing, certification, and industry credentialing requirements.	ECD 3.0
23.04	Maintain a career portfolio to document knowledge, skills, and experience.	ECD 5.0
23.05	Evaluate and compare employment opportunities that match career goals.	ECD 6.0
23.06	Identify and exhibit traits for retaining employment.	ECD 7.0
23.07	Identify opportunities and research requirements for career advancement.	ECD 8.0
23.08	Research the benefits of ongoing professional development.	ECD 9.0
23.09	Examine and describe entrepreneurship opportunities as a career planning option.	ECD 10.0

2011 - 2012

**Florida Department of Education  
Curriculum Framework**

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

PSAV	
Program Number	M810015
CIP Number	0208100105
Grade Level	PSAV
Standard Length	40 Hours
Teacher Certification	SEE BELOW
CTSO	College DECA
SOC Codes (all applicable)	13-1031.02
Facility Code	<a href="http://www.fldoe.org/edfacil/sref.asp">http://www.fldoe.org/edfacil/sref.asp</a> (State Requirements for Educational Facilities)
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>
Perkins Technical Skill Attainment Inventory	<a href="http://www.fldoe.org/workforce/perkins/perkins_resources.asp">http://www.fldoe.org/workforce/perkins/perkins_resources.asp</a>
Industry Certifications	<a href="http://www.fldoe.org/workforce/fcpea/default.asp">http://www.fldoe.org/workforce/fcpea/default.asp</a>
Basic Skills Level	N/A

### **Purpose**

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

### **Florida Statutes Chapter 626**

626.2817 Regulation of course providers, instructors, school officials, and monitor groups involved in pre-licensure education for insurance agents and other licensees.--

(1) Any course provider, instructor, school official, or monitor group must be approved by and registered with the department (FL Dept of Financial Services, Office of Insurance Regulation, Division of Insurance Agents and Agency Services) before offering pre-licensure education courses for insurance agents and other licensees.

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

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

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

### **Program Structure**

This program is a planned sequence of instruction consisting of one Occupational Completion Points.

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

The following table illustrates the program structure:

OCP	Course Number	Course Title	Course Length	SOC Code
A	RMI0094	Insurance Claims Adjuster	40 Hours	13-1031.02

### **Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

### **Special Notes**

#### **Career and Technical Student Organization (CTSO)**

College DECA is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

#### **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 program-specific OJT framework apply.

#### **Essential Skills**

Essential skills identified by the Division of Career and Adult Education have been integrated into the standards and benchmarks of this program. These skills represent the general knowledge and skills considered by industry to be essential for success in careers across all

career clusters. Students preparing for a career served by this program at any level should be able to demonstrate these skills in the context of this program. A complete list of Essential Skills are published on the CTE Essential Skills page of the FL-DOE website ([www.fldoe.org/workforce/dwdframe/essential\\_skills.asp](http://www.fldoe.org/workforce/dwdframe/essential_skills.asp))

### **Basic Skills (if applicable)**

In PSAV programs offered for 450 hours or more, in accordance with Rule 6A-10.040, F.A.C. the minimum basic skills grade levels required for postsecondary adult career and technical students to complete this program are: Mathematics N/A Language N/A and Reading N/A. These grade level numbers correspond to a grade equivalent score obtained on a state designated basic skills examination. Students may be exempt from meeting the Basic Skills requirements by earning an eligible industry certification. See the Basic Skills Exemption List document for a list of eligible industry certifications (<http://www.fldoe.org/workforce/dwdframe/rtf/basic-skills.rtf>).

Adult students with disabilities, as defined in Section 1004.02(7), Florida Statutes, may be exempted from meeting the Basic Skills requirements (Rule 6A-10.040). Students served in exceptional student education (except gifted) as defined in s. 1003.01(3)(a), F.S., may also be exempted from meeting the Basic Skills requirement. Each school district and Florida College must adopt a policy addressing procedures for exempting eligible students with disabilities from the Basic Skills requirement as permitted in Section 1004.91(3), F.S.

Students who possess a college degree at the Associate of Applied Science level or higher; who have completed or are exempt from the college entry-level examination pursuant to Section 1008.29, F.S.; or who have passed a state, national, or industry licensure exam are exempt from meeting the Basic Skills requirement (Rule 6A-10.040, F.A.C.)

### **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

In addition to accommodations, some secondary students with disabilities (ESE) will need modifications to meet their special 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 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 Occupational Completion Point (OCP) or a Modified Occupational Completion Point (MOCP). 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 an OCP/MOCP. The student should work on different competencies and new applications of competencies each year toward completion of the OCP(s)/MOCP. 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).

### **Articulation**

N/A

For details on articulation agreements which correlate to programs and industry certifications refer to [http://www.fldoe.org/workforce/dwdframe/artic\\_frame.asp](http://www.fldoe.org/workforce/dwdframe/artic_frame.asp).

### **Standards**

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

- 01.0 Demonstrate mathematics knowledge and skills.
- 02.0 Demonstrate science knowledge and skills.
- 03.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
- 04.0 Demonstrate language arts knowledge and skills.
- 05.0 Solve problems using critical thinking skills, creativity and innovation.
- 06.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance.
- 07.0 Use information technology tools.
- 08.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
- 09.0 Demonstrate personal money-management concepts, procedures, and strategies.
- 10.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.
- 11.0 Describe the importance of professional ethics and legal responsibilities.
- 12.0 Explain the importance of employability and entrepreneurship skills.
- 13.0 Demonstrate an understanding of Property and Liability Insurance concepts, Insurance Contracts, and Law and Adjusting practices
- 14.0 Demonstrate an understanding of casualty/liability insurance
- 15.0 Demonstrate an understanding of Fire and Allied Lines, including Marine Dwelling Insurance
- 16.0 Demonstrate an understanding of Motor Vehicle Physical Damage and Mechanical Breakdown Insurance
- 17.0 Demonstrate an understanding of Health Insurance
- 18.0 Demonstrate an understanding of Residual Markets
- 19.0 Demonstrate an understanding of Selected Florida Statutes and Rules

2011 - 2012

**Florida Department of Education  
Student Performance Standards**

**Program Title: Insurance Claims Adjuster**  
**PSAV Number: M810015**

**Course Number: RMI0094**  
**Occupational Completion Point: A**  
**Insurance Claims Adjuster – 40 Hours – SOC Code 13-1031.02**

- 01.0 Demonstrate mathematics knowledge and skills--The students will be able to: AF3.0
- 01.01 Demonstrate knowledge of arithmetic operations. AF3.2
- 01.02 Analyze and apply data and measurements to solve problems and interpret documents. AF3.4
- 01.03 Construct charts/tables/graphs using functions and data. AF3.5
- 02.0 Demonstrate science knowledge and skills--The students will be able to: AF4.0
- 02.01 Discuss the role of creativity in constructing scientific questions, methods and explanations. AF4.1
- 02.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings. AF4.3
- 03.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas--The students will be able to:
- 03.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. CM 1.0
- 03.02 Locate, organize and reference written information from various sources. CM 3.0
- 03.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences. CM 5.0
- 03.04 Interpret verbal and nonverbal cues/behaviors that enhance communication. CM 6.0
- 03.05 Apply active listening skills to obtain and clarify information. CM 7.0
- 03.06 Develop and interpret tables and charts to support written and oral communications. CM 8.0
- 03.07 Exhibit public relations skills that aid in achieving customer satisfaction. CM 10.0
- 04.0 Demonstrate language arts knowledge and skills--The students will be able to: AF 2.0
- 04.01 Locate, comprehend and evaluate key elements of oral and written information. AF2.4
- 04.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary. AF2.5
- 04.03 Present information formally and informally for specific purposes and audiences. AF2.9
- 05.0 Solve problems using critical thinking skills, creativity and innovation--The students will be able to:
- 05.01 Employ critical thinking skills independently and in teams to solve problems and make decisions. PS1.0
- 05.02 Employ critical thinking and interpersonal skills to resolve conflicts. PS 2.0
- 05.03 Identify and document workplace performance goals and monitor progress toward those goals. PS 3.0
- 05.04 Conduct technical research to gather information necessary for decision-making. PS 4.0

- 06.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance--The students will be able to:
- 06.01 Describe personal and jobsite safety rules and regulations that maintain safe and healthy work environments. SHE 1.0
  - 06.02 Explain emergency procedures to follow in response to workplace accidents.
  - 06.03 Create a disaster and/or emergency response plan.
- 07.0 Use information technology tools--The students will be able to:
- 07.01 Use Personal Information Management (PIM) applications to increase workplace efficiency. IT 1.0
  - 07.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications. IT 2.0
  - 07.03 Employ computer operations applications to access, create, manage, integrate, and store information. IT 3.0
  - 07.04 Employ collaborative/groupware applications to facilitate group work. IT 4.0
- 08.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives--The students will be able to:
- 08.01 Employ leadership skills to accomplish organizational goals and objectives. LT1.0
  - 08.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks. LT3.0
  - 08.03 Conduct and participate in meetings to accomplish work tasks. LT 4.0
  - 08.04 Employ mentoring skills to inspire and teach others. LT 5.0
- 09.0 Demonstrate personal money-management concepts, procedures, and strategies--The students will be able to:
- 09.01 Identify and describe the services and legal responsibilities of financial institutions. FL 2.0
  - 09.02 Describe the effect of money management on personal and career goals. FL 3.0
  - 09.03 Develop a personal budget and financial goals. FL3.1
  - 09.04 Complete financial instruments for making deposits and withdrawals. FL3.2
  - 09.05 Maintain financial records. FL3.3
  - 09.06 Read and reconcile financial statements. FL3.4
  - 09.07 Research, compare and contrast investment opportunities.
- 10.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment--The students will be able to:
- 10.01 Describe the nature and types of business organizations. SY 1.0
  - 10.02 Explain the effect of key organizational systems on performance and quality.
  - 10.03 List and describe quality control systems and/or practices common to the workplace. SY 2.0
  - 10.04 Explain the impact of the global economy on business organizations. HE 2.0
- 11.0 Describe the importance of professional ethics and legal responsibilities--The students will be able to:
- 11.01 Evaluate and justify decisions based on ethical reasoning. ELR 1.0



- 11.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies. ELR1.1
- 11.03 Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace. ELR1.2
- 11.04 Interpret and explain written organizational policies and procedures. ELR 2.0
- 12.0 Explain the importance of employability and entrepreneurship skills--The students will be able to:
- 12.01 Identify and demonstrate positive work behaviors needed to be employable. ECD 1.0
- 12.02 Develop personal career plan that includes goals, objectives, and strategies. ECD 2.0
- 12.03 Examine licensing, certification, and industry credentialing requirements. ECD 3.0
- 12.04 Maintain a career portfolio to document knowledge, skills, and experience. ECD 5.0
- 12.05 Evaluate and compare employment opportunities that match career goals. ECD 6.0
- 12.06 Identify and exhibit traits for retaining employment. ECD 7.0
- 12.07 Identify opportunities and research requirements for career advancement. ECD 8.0
- 12.08 Research the benefits of ongoing professional development. ECD 9.0
- 12.09 Examine and describe entrepreneurship opportunities as a career planning option. ECD 10.0
- 13.0 Demonstrate an understanding of Property and Liability Insurance concepts, Insurance Contracts, and Law and Adjusting practices -- The student will be able to:
- 13.01 Describe Insurance contracts in general
- 13.02 List and discuss Insurance Property and Liability
- 13.03 List and apply Adjusting Practices
- 14.0 Demonstrate an understanding of casualty/liability insurance -- The student will be able to:
- 14.01 Explain Automobile Liability
- 14.02 Define Uninsured Motorists
- 14.03 Explain Florida Automobile No-Fault (PIP)
- 14.04 Define Florida Financial Responsibility Law
- 14.05 Interpret miscellaneous forms of Automobile Insurance including Business Auto Policy
- 14.06 Discuss General Liability
- 14.07 Define Excess/Umbrella Liability
- 14.08 Explain Professional Liability and Employment-related practices Liability as Commercial Casualty Insurance
- 14.09 Explain Homeowners Liability
- 14.10 Detail Farm Liability
- 14.11 Discuss Boiler and Machinery coverage
- 14.12 Explain Crime and Surety coverage
- 14.13 Explain Workers Compensation Law and Employers Liability
- 15.0 Demonstrate an understanding of Fire and Allied Lines, including Marine Dwelling Insurance -- The student will be able to:
- 15.01 List and explain Dwelling Policies
- 15.02 Define Homeowners Insurance
- 15.03 Identify Commercial Property Policy
- 15.04 Explain the National Flood Insurance Program
- 15.05 Describe Business Owners Policy
- 15.06 Discuss Inland Marine Insurance

- 15.07 Discuss Ocean Marine Insurance
- 15.08 Describe Aircraft Policies and Special Aviation Coverage
- 16.0 Demonstrate an understanding of Motor Vehicle Physical Damage and Mechanical Breakdown Insurance -- The student will be able to:
  - 16.01 Explain Part D and Endorsements in Personal Auto Policy
  - 16.02 Discuss Business Auto Policy
  - 16.03 List and explain Mechanical Breakdown
- 17.0 Demonstrate an understanding of Health Insurance -- The student will be able to:
  - 17.01 Explain General Policy Provisions and Application
  - 17.02 List and Explain the Types of Policies
  - 17.03 Compare and contrast Health Maintenance Organizations and Preferred Provider Organizations
  - 17.04 Explain Disability
  - 17.05 Examine Medicare supplement
- 18.0 Demonstrate an understanding of Residual Markets -- The student will be able to:
  - 18.01 Recognize the Florida Automobile Joint Underwriting Association (FAJUA)
  - 18.02 Recognize the Citizens Property Insurance Corporation (formerly Florida Windstorm Underwriting Association (FWUA) Ref: 627.351
  - 18.03 Recognize the Florida Workers Compensation Joint Underwriting Association (FWCJUA)
- 19.0 Demonstrate an understanding of Selected Florida Statutes and Rules -- The student will be able to:
  - 19.01 Examine the Adjuster Licensing Requirements
  - 19.02 List and discuss the Conduct of the Adjuster
  - 19.03 Examine the Violations and the Code of Ethics

2011 - 2012

**Florida Department of Education  
Curriculum Framework**

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

PSAV	
Program Number	M810016
CIP Number	0208100106
Grade Level	PSAV
Standard Length	40 Hours
Teacher Certification	See Below
CTSO	College DECA
SOC Codes (all applicable)	43-4051.00
Facility Code	<a href="http://www.fldoe.org/edfacil/sref.asp">http://www.fldoe.org/edfacil/sref.asp</a> (State Requirements for Educational Facilities)
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>
Perkins Technical Skill Attainment Inventory	<a href="http://www.fldoe.org/workforce/perkins/perkins_resources.asp">http://www.fldoe.org/workforce/perkins/perkins_resources.asp</a>
Industry Certifications	<a href="http://www.fldoe.org/workforce/fcpea/default.asp">http://www.fldoe.org/workforce/fcpea/default.asp</a>
Basic Skills Level	N/A

### **Purpose**

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

### **Florida Statutes Chapter 626**

626.2817 Regulation of course providers, instructors, school officials, and monitor groups involved in pre-licensure education for insurance agents and other licensees.--

(1) Any course provider, instructor, school official, or monitor group must be approved by and registered with the department (FL Dept of Financial Services, Office of Insurance Regulation, Division of Insurance Agents and Agency Services) before offering pre-licensure education courses for insurance agents and other licensees.

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

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

After successful completion, students' names are reported to the Department of Insurance, Bureau of Agent and Agency Licensing making them eligible for licensure.

**Program Structure**

This program is a planned sequence of instruction consisting of one Occupational Completion Points.

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

The following table illustrates the program structure:

OCP	Course Number	Course Title	Course Length	SOC Code
A	RMI0093	Insurance Customer Service Representative	40 Hours	43-4051.00

**Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

**Special Notes**

N/A

**Career and Technical Student Organization (CTSO)**

College DECA is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

## **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 program-specific OJT framework apply.

## **Essential Skills**

Essential skills identified by the Division of Career and Adult Education have been integrated into the standards and benchmarks of this program. These skills represent the general knowledge and skills considered by industry to be essential for success in careers across all career clusters. Students preparing for a career served by this program at any level should be able to demonstrate these skills in the context of this program. A complete list of Essential Skills and links to instructional resources in support of these Essential Skills are published on the CTE Essential Skills page of the FL-DOE website

([http://www.fldoe.org/workforce/dwdframe/essential\\_skills.asp](http://www.fldoe.org/workforce/dwdframe/essential_skills.asp)).

## **Basic Skills (if applicable)**

In PSAV programs offered for 450 hours or more, in accordance with Rule 6A-10.040, F.A.C. the minimum basic skills grade levels required for postsecondary adult career and technical students to complete this program are: Mathematics N/A Language N/A and Reading N/A. These grade level numbers correspond to a grade equivalent score obtained on a state designated basic skills examination. Students may be exempt from meeting the Basic Skills requirements by earning an eligible industry certification. See the Basic Skills Exemption List document for a list of eligible industry certifications

(<http://www.fldoe.org/workforce/dwdframe/rtf/basic-skills.rtf>).

Adult students with disabilities, as defined in Section 1004.02(7), Florida Statutes, may be exempted from meeting the Basic Skills requirements (Rule 6A-10.040). Students served in exceptional student education (except gifted) as defined in s. 1003.01(3)(a), F.S., may also be exempted from meeting the Basic Skills requirement. Each school district and Florida College must adopt a policy addressing procedures for exempting eligible students with disabilities from the Basic Skills requirement as permitted in Section 1004.91(3), F.S.

Students who possess a college degree at the Associate of Applied Science level or higher; who have completed or are exempt from the college entry-level examination pursuant to Section 1008.29, F.S.; or who have passed a state, national, or industry licensure exam are exempt from meeting the Basic Skills requirement (Rule 6A-10.040, F.A.C.)

## **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and

special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

In addition to accommodations, some secondary students with disabilities (ESE) will need modifications to meet their special 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 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 Occupational Completion Point (OCP) or a Modified Occupational Completion Point (MOCP). 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 an OCP/MOCP. The student should work on different competencies and new applications of competencies each year toward completion of the OCP(s)/MOCP. 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).

### **Articulation**

N/A

For details on articulation agreements which correlate to programs and industry certifications refer to [http://www.fldoe.org/workforce/dwdframe/artic\\_frame.asp](http://www.fldoe.org/workforce/dwdframe/artic_frame.asp).

### **Standards**

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

- 01.0 Demonstrate an understanding of insurance terms and concepts.
- 02.0 Demonstrate an understanding of personal automobile insurance.
- 03.0 Demonstrate an understanding of inland marine insurance.
- 04.0 Demonstrate an understanding of residential property insurance.
- 05.0 Demonstrate an understanding of commercial property insurance.
- 06.0 Demonstrate an understanding of general liability insurance.
- 07.0 Demonstrate an understanding of Workers' Compensation insurance.
- 08.0 Demonstrate an understanding of crime insurance and surety.
- 09.0 Demonstrate an understanding of health insurance.
- 10.0 Demonstrate an understanding of the Joint Underwriting Associations.
- 11.0 Demonstrate an understanding of rules, regulations and procedures.
- 12.0 Demonstrate an understanding of ethics and agency operations.
- 13.0 Demonstrate mathematics knowledge and skills.
- 14.0 Demonstrate science knowledge and skills.
- 15.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
- 16.0 Demonstrate language arts knowledge and skills.
- 17.0 Solve problems using critical thinking skills, creativity and innovation.

- 18.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance.
- 19.0 Use information technology tools.
- 20.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
- 21.0 Demonstrate personal money-management concepts, procedures, and strategies.
- 22.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment.
- 23.0 Describe the importance of professional ethics and legal responsibilities.
- 24.0 Explain the importance of employability and entrepreneurship skills.

2011 - 2012

**Florida Department of Education  
Student Performance Standards**

**Program Title: Insurance Customer Service Representative  
PSAV Number: M810016**

**Course Number: RMI0093**

**Occupational Completion Point: A**

**Insurance Customer Service Representative – 40 Hours – SOC Code 43-4051.00**

- 01.0 Demonstrate an understanding of insurance terms and concepts. – The student will be able to:
- 01.01 Explain what constitutes an insurance policy.
  - 01.02 Compare the difference between property and liability insurance.
  - 01.03 Describe the basic characteristics of an insurance contract.
  - 01.04 Explain property insurance concepts.
  - 01.05 Explain liability insurance concepts.
  - 01.06 Compare and contrast common insurance policy provisions.
  - 01.07 Explain conditions in which the contract will not perform.
- 02.0 Demonstrate an understanding of personal automobile insurance. – The student will be able to:
- 02.01 Describe the parameters of the Florida Financial Responsibility Law.
  - 02.02 Describe the elements of the Florida No-Fault Law.
  - 02.03 Describe rating, cancellation, and non-renewal factors.
  - 02.04 Explain the concepts of a personal automobile policy.
  - 02.05 Explain the concepts of a business automobile policy.
  - 02.06 Explain the role and purpose of the Florida Joint Underwriters Association.
- 03.0 Demonstrate an understanding of inland marine insurance. – The student will be able to:
- 03.01 Describe the provisions of a personal articles floater insurance coverage.
  - 03.02 Describe the more common types of commercial inland marine coverage.
- 04.0 Demonstrate an understanding of residential property insurance. – The student will be able to:
- 04.01 Describe the provisions of dwelling coverage insurance.
  - 04.02 Explain the provisions of homeowners' coverage insurance.
  - 04.03 Compare and contrast basic types of coverage.
  - 04.04 Explain the provisions of flood insurance.
- 05.0 Demonstrate an understanding of commercial property insurance. – The student will be able to:
- 05.01 Describe building and business personal property coverage.
  - 05.02 Explain coverage extensions.



- 05.03 Explain builder risk.
- 05.04 Explain Business Income insurance coverage.
- 05.05 Describe condominium coverage insurance provisions.
  
- 06.0 Demonstrate an understanding of general liability insurance. – The student will be able to:
  - 06.01 Describe the provisions provided by general liability insurance coverage.
  - 06.02 Describe the miscellaneous forms of general liability insurance.
  - 06.03 Explain the provisions of professional liability insurance coverage.
  - 06.04 Explain personal general liability insurance coverage.
  - 06.05 Explain farm liability.
  
- 07.0 Demonstrate an understanding of Workers' Compensation insurance. – The student will be able to:
  - 07.01 Explain the workers' insurance compensation plan benefits.
  - 07.02 Explain the provisions of Florida's Workers' Compensation laws.
  - 07.03 Describe the provisions of Workers' Compensation and employers liability insurance.
  - 07.04 Describe the rating process.
  
- 08.0 Demonstrate an understanding of crime insurance and surety. – The student will be able to:
  - 08.01 Describe the purpose of crime insurance and surety.
  - 08.02 Compare and contrast crime insurance and surety.
  - 08.03 Explain the uses and coverage of crime insurance and surety policies.
  
- 09.0 Demonstrate an understanding of health insurance. – The student will be able to:
  - 09.01 Describe the components and type of health insurance.
  
- 10.0 Demonstrate an understanding of the Joint Underwriting Associations. – The student will be able to:
  - 10.01 Explain the purpose of the Associations.
  - 10.02 Describe the functions of the Florida Joint Underwriting Association.
  - 10.03 Describe the functions of the Florida Residential Property and Casualty Joint Underwriting Association.
  - 10.04 Describe the functions of the Florida Windstorm Joint Underwriting Association.
  - 10.05 Describe the functions of the Florida Workers' Compensation Joint Underwriting Association.
  
- 11.0 Demonstrate an understanding of rules, regulations and procedures. – The student will be able to:
  - 11.01 Explain types of companies operating in Florida.
  - 11.02 Describe agent authorizations to contract for insurance.
  - 11.03 Compare and contrast differing Florida sales licenses.
  - 11.04 Describe continuing education requirements.

- 11.05 Requirements for Customer Service Representative license 4-40.
- 11.06 Explain activities resulting in license suspension or revocation.
- 12.0 Demonstrate an understanding of ethics and agency operations. – The student will be able to:
- 12.01 Discuss ethical responsibilities.
- 12.02 Explain the concept of agency.
- 12.03 Explain the need for customer service in an agency operation.
- 13.0 Demonstrate mathematics knowledge and skills. – The students will be able to: AF3.0
- 13.01 Demonstrate knowledge of arithmetic operations. AF 3.2
- 13.02 Analyze and apply data and measurements to solve problems and interpret documents. AF 3.4
- 13.03 Construct charts/tables/graphs using functions and data. AF 3.5
- 14.0 Demonstrate science knowledge and skills. – The students will be able to: AF 4.0
- 14.01 Discuss the role of creativity in constructing scientific questions, methods and explanations. AF4.1
- 14.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings. AF 4.3
- 15.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas. – The students will be able to:
- 15.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. CM 1.0
- 15.02 Locate, organize and reference written information from various sources. CM 3.0
- 15.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences. CM 5.0
- 15.04 Interpret verbal and nonverbal cues/behaviors that enhance communication. CM 6.0
- 15.05 Apply active listening skills to obtain and clarify information. CM 7.0
- 15.06 Develop and interpret tables and charts to support written and oral communications. CM 8.0
- 15.07 Exhibit public relations skills that aid in achieving customer satisfaction. CM 10.0
- 16.0 Demonstrate language arts knowledge and skills. – The students will be able to: AF 2.0
- 16.01 Locate, comprehend and evaluate key elements of oral and written information. AF 2.4
- 16.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary. AF 2.5
- 16.03 Present information formally and informally for specific purposes and audiences. AF 2.9
- 17.0 Solve problems using critical thinking skills, creativity and innovation. – The students will be able to:
- 17.01 Employ critical thinking skills independently and in teams to solve problems and make decisions. PS 1.0
- 17.02 Employ critical thinking and interpersonal skills to resolve conflicts. PS 2.0

- 17.03 Identify and document workplace performance goals and monitor progress toward those goals. PS 3.0
- 17.04 Conduct technical research to gather information necessary for decision-making. PS 4.0
- 18.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance. – The students will be able to:
- 18.01 Describe personal and jobsite safety rules and regulations that maintain safe and healthy work environments. SHE 1.0
- 18.02 Explain emergency procedures to follow in response to workplace accidents.
- 18.03 Create a disaster and/or emergency response plan.
- 19.0 Use information technology tools. – The students will be able to:
- 19.01 Use Personal Information Management (PIM) applications to increase workplace efficiency. IT 1.0
- 19.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications. IT 2.0
- 19.03 Employ computer operations applications to access, create, manage, integrate, and store information. IT 3.0
- 19.04 Employ collaborative/groupware applications to facilitate group work. IT 4.0
- 20.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives. – The students will be able to:
- 20.01 Employ leadership skills to accomplish organizational goals and objectives. LT 1.0
- 20.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks. LT 3.0
- 20.03 Conduct and participate in meetings to accomplish work tasks. LT 4.0
- 20.04 Employ mentoring skills to inspire and teach others. LT 5.0
- 21.0 Demonstrate personal money-management concepts, procedures, and strategies. – The students will be able to:
- 21.01 Identify and describe the services and legal responsibilities of financial institutions. FL 2.0
- 21.02 Describe the effect of money management on personal and career goals. FL 3.0
- 21.03 Develop a personal budget and financial goals. FL 3.1
- 21.04 Complete financial instruments for making deposits and withdrawals. FL 3.2
- 21.05 Maintain financial records. FL 3.3
- 21.06 Read and reconcile financial statements. FL 3.4
- 21.07 Research, compare and contrast investment opportunities.
- 22.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment. – The students will be able to:
- 22.01 Describe the nature and types of business organizations. SY 1.0
- 22.02 Explain the effect of key organizational systems on performance and quality.
- 22.03 List and describe quality control systems and/or practices common to the

	workplace.	SY 2.0
22.04	Explain the impact of the global economy on business organizations.	HE 2.0
23.0	<u>Describe the importance of professional ethics and legal responsibilities.</u> – The students will be able to:	
23.01	Evaluate and justify decisions based on ethical reasoning.	ELR 1.0
23.02	Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies.	ELR 1.1
23.03	Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace.	ELR 1.2
23.04	Interpret and explain written organizational policies and procedures.	ELR 2.0
24.0	<u>Explain the importance of employability and entrepreneurship skills.</u> – The students will be able to:	
24.01	Identify and demonstrate positive work behaviors needed to be employable.	ECD 1.0
24.02	Develop personal career plan that includes goals, objectives, and strategies.	ECD 2.0
24.03	Examine licensing, certification, and industry credentialing requirements.	ECD 3.0
24.04	Maintain a career portfolio to document knowledge, skills, and experience.	ECD 5.0
24.05	Evaluate and compare employment opportunities that match career goals.	ECD 6.0
24.06	Identify and exhibit traits for retaining employment.	ECD 7.0
24.07	Identify opportunities and research requirements for career advancement.	ECD 8.0
24.08	Research the benefits of ongoing professional development.	ECD 9.0
24.09	Examine and describe entrepreneurship opportunities as a career planning option.	ECD 10.0

2011 - 2012

**Florida Department of Education  
Curriculum Framework**

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

<b>PSAV</b>	
Program Number	M810020
CIP Number	0208100107
Grade Level	PSAV
Standard Length	52 Hours
Teacher Certification	INSURANCE @ 7 G
CTSO	College DECA
SOC Codes (all applicable)	41-3021.00
Facility Code	<a href="http://www.fldoe.org/edfacil/sref.asp">http://www.fldoe.org/edfacil/sref.asp</a> (State Requirements for Educational Facilities)
Targeted Occupation List	<a href="http://www.labormarketinfo.com/wec/TargetOccupationList.htm">http://www.labormarketinfo.com/wec/TargetOccupationList.htm</a>
Perkins Technical Skill Attainment Inventory	<a href="http://www.fldoe.org/workforce/perkins/perkins_resources.asp">http://www.fldoe.org/workforce/perkins/perkins_resources.asp</a>
Industry Certifications	<a href="http://www.fldoe.org/workforce/fcpea/default.asp">http://www.fldoe.org/workforce/fcpea/default.asp</a>
Basic Skills Level	N/A

### **Purpose**

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

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

The specific curriculum used by the instructor must be pre-approved by the Florida Department of Financial Services, Bureau of Agent and Agency Licensing. Instructor qualifications must meet 69B-211.160, F.A.C. The course must use the approved course outline. Other rules apply pertaining to entities, school officials, schedule and attendance records, certification of

students, attendance, exempted courses, examinations, fees, facilities, forms, penalties, etc. Obtain Packet 60B-211 from the Department of Insurance for complete details.

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

### **Program Structure**

This program is a planned sequence of instruction consisting of one Occupational Completion Points.

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

The following table illustrates the program structure:

OCP	Course Number	Course Title	Course Length	SOC Code
A	RMI0098	Insurance Sales Agent	52 Hours	41-3021.00

### **Laboratory Activities**

Laboratory activities are an integral part of this program. These activities include instruction in the use of safety procedures, tools, equipment, materials, and processes related to these occupations. Equipment and supplies should be provided to enhance hands-on experiences for students.

### **Special Notes**

N/A

### **Career and Technical Student Organization (CTSO)**

College DECA - Delta Epsilon Chi is the appropriate career and technical student organization for 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. The activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065, F.A.C.

### **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 program-specific OJT framework apply.

### **Essential Skills**

Essential skills identified by the Division of Career and Adult Education have been integrated into the standards and benchmarks of this program. These skills represent the general

knowledge and skills considered by industry to be essential for success in careers across all career clusters. Students preparing for a career served by this program at any level should be able to demonstrate these skills in the context of this program. A complete list of Essential Skills and links to instructional resources in support of these Essential Skills are published on the CTE Essential Skills page of the FL-DOE website ([www.fldoe.org/workforce/dwdframe/essential\\_skills.asp](http://www.fldoe.org/workforce/dwdframe/essential_skills.asp))

### **Basic Skills (if applicable)**

In PSAV programs offered for 450 hours or more, in accordance with Rule 6A-10.040, F.A.C. the minimum basic skills grade levels required for postsecondary adult career and technical students to complete this program are: Mathematics N/A Language N/A and Reading N/A. These grade level numbers correspond to a grade equivalent score obtained on a state designated basic skills examination. Students may be exempt from meeting the Basic Skills requirements by earning an eligible industry certification. See the Basic Skills Exemption List document for a list of eligible industry certifications (<http://www.fldoe.org/workforce/dwdframe/rtf/basic-skills.rtf>).

Adult students with disabilities, as defined in Section 1004.02(7), Florida Statutes, may be exempted from meeting the Basic Skills requirements (Rule 6A-10.040). Students served in exceptional student education (except gifted) as defined in s. 1003.01(3)(a), F.S., may also be exempted from meeting the Basic Skills requirement. Each school district and Florida College must adopt a policy addressing procedures for exempting eligible students with disabilities from the Basic Skills requirement as permitted in Section 1004.91(3), F.S.

Students who possess a college degree at the Associate of Applied Science level or higher; who have completed or are exempt from the college entry-level examination pursuant to Section 1008.29, F.S.; or who have passed a state, national, or industry licensure exam are exempt from meeting the Basic Skills requirement (Rule 6A-10.040, F.A.C.)

### **Accommodations**

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's IEP or 504 plan or postsecondary student's accommodations plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their postsecondary service provider. Accommodations received in postsecondary education may differ from those received in secondary education. Accommodations change the way the student is instructed. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

In addition to accommodations, some secondary students with disabilities (ESE) will need modifications to meet their special 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 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

Occupational Completion Point (OCP) or a Modified Occupational Completion Point (MOCP). 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 an OCP/MOCP. The student should work on different competencies and new applications of competencies each year toward completion of the OCP(s)/MOCP. 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).

### **Articulation**

N/A

For details on articulation agreements which correlate to programs and industry certifications refer to [http://www.fldoe.org/workforce/dwdframe/artic\\_frame.asp](http://www.fldoe.org/workforce/dwdframe/artic_frame.asp).

### **Standards**

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

- 01.0 Demonstrate mathematics knowledge and skills.
- 02.0 Demonstrate science knowledge and skills.
- 03.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas.
- 04.0 Demonstrate language arts knowledge and skills.
- 05.0 Solve problems using critical thinking skills, creativity and innovation.
- 06.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance.
- 07.0 Use information technology tools.
- 08.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives.
- 09.0 Demonstrate personal money-management concepts, procedures, and strategies.
- 10.0 Describe the roles within teams, work units, departments, organizations, interorganizational , orizational systems, and the larger environment.
- 11.0 Describe the importance of professional ethics and legal responsibilities.
- 12.0 Explain the importance of employability and entrepreneurship skills.
- 13.0 Demonstrate an understanding of Property and Liability Insurance Concepts.
- 14.0 Demonstrate an understanding of Automobile insurance.
- 15.0 Demonstrate an understanding of Property Insurance.
- 16.0 Demonstrate an understanding of Homeowners insurance.
- 17.0 Demonstrate an understanding of Personal Inland Marine insurance.
- 18.0 Demonstrate an understanding of the Department of Financial Services.
- 19.0 Demonstrate an understanding of Miscellaneous Florida Automobile Laws.
- 20.0 Demonstrate an understanding of Agent Licensing.
- 21.0 Demonstrate an understanding of Unfair Trade Practices.
- 22.0 Explain insurance definitions.
- 23.0 Demonstrate an understanding of Residual Markets.



**2011-2012**

**Florida Department of Education  
Student Performance Standards**

**Program Title: Personal Lines Insurance Agent (20-44)**

**PSAV Number: M810020**

**Course Number: RMI0098**

**Occupational Completion Point: A**

**Personal Lines Insurance Agent (20-44) – 52 Hours – SOC Code 41-3021.00**

- 01.0 Demonstrate mathematics knowledge and skills--The students will be able to: AF3.0
- 01.01 Demonstrate knowledge of arithmetic operations. AF3.2
- 01.02 Analyze and apply data and measurements to solve problems and interpret documents. AF3.4
- 01.03 Construct charts/tables/graphs using functions and data. AF3.5
- 02.0 Demonstrate science knowledge and skills--The students will be able to: AF4.0
- 02.01 Discuss the role of creativity in constructing scientific questions, methods and explanations. AF4.1
- 02.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings. AF4.3
- 03.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas--The students will be able to:
- 03.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. CM 1.0
- 03.02 Locate, organize and reference written information from various sources. CM 3.0
- 03.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences. CM 5.0
- 03.04 Interpret verbal and nonverbal cues/behaviors that enhance communication. CM 6.0
- 03.05 Apply active listening skills to obtain and clarify information. CM 7.0
- 03.06 Develop and interpret tables and charts to support written and oral communications. CM 8.0
- 03.07 Exhibit public relations skills that aid in achieving customer satisfaction. CM
- 04.0 Demonstrate language arts knowledge and skills--The students will be able to: AF 2.0
- 04.01 Locate, comprehend and evaluate key elements of oral and written information. AF2.4
- 04.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary.
- 04.03 Present information formally and informally for specific purposes and audiences. AF2.9
- 05.0 Solve problems using critical thinking skills, creativity and innovation--The students will be able to:
- 05.01 Employ critical thinking skills independently and in teams to solve problems and make decisions. PS1.0
- 05.02 Employ critical thinking and interpersonal skills to resolve conflicts. PS 2.0

- 05.03 Identify and document workplace performance goals and monitor progress toward those goals. PS 3.0
- 05.04 Conduct technical research to gather information necessary for decision-making. PS 4.0
- 06.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance--The students will be able to:
- 06.01 Describe personal and jobsite safety rules and regulations that maintain safe and healthy work environments. SHE 1.0
- 06.02 Explain emergency procedures to follow in response to workplace accidents.
- 06.03 Create a disaster and/or emergency response plan.
- 07.0 Use information technology tools--The students will be able to:
- 07.01 Use Personal Information Management (PIM) applications to increase workplace efficiency. IT 1.0
- 07.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications. IT 2.0
- 07.03 Employ computer operations applications to access, create, manage, integrate, and store information. IT 3.0
- 07.04 Employ collaborative/groupware applications to facilitate group work. IT 4.0
- 08.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives--The students will be able to:
- 08.01 Employ leadership skills to accomplish organizational goals and objectives. LT1.0
- 08.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks. LT3.0
- 08.03 Conduct and participate in meetings to accomplish work tasks. LT 4.0
- 08.04 Employ mentoring skills to inspire and teach others. LT 5.0
- 09.0 Demonstrate personal money-management concepts, procedures, and strategies--The students will be able to:
- 09.01 Identify and describe the services and legal responsibilities of financial institutions. FL 2.0
- 09.02 Describe the effect of money management on personal and career goals. FL 3.0
- 09.03 Develop a personal budget and financial goals. FL3.1
- 09.04 Complete financial instruments for making deposits and withdrawals. FL3.2
- 09.05 Maintain financial records. FL3.3
- 09.06 Read and reconcile financial statements. FL3.4
- 09.07 Research, compare and contrast investment opportunities.
- 10.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment--The students will be able to:
- 10.01 Describe the nature and types of business organizations. SY 1.0
- 10.02 Explain the effect of key organizational systems on performance and quality.
- 10.03 List and describe quality control systems and/or practices common to the workplace. SY 2.0
- 10.04 Explain the impact of the global economy on business organizations. HE 2.0
- 11.0 Describe the importance of professional ethics and legal responsibilities--The students will be able to:

- 11.01 Evaluate and justify decisions based on ethical reasoning. ELR 1.0
- 11.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies. ELR1.1
- 11.03 Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace. ELR1.2
- 11.04 Interpret and explain written organizational policies and procedures. ELR 2.0
  
- 12.0 Explain the importance of employability and entrepreneurship skills--The students will be able to:
  - 12.01 Identify and demonstrate positive work behaviors needed to be employable.ECD 1.0
  - 12.02 Develop personal career plan that includes goals, objectives, and strategies.ECD 2.0
  - 12.03 Examine licensing, certification, and industry credentialing requirements. ECD 3.0
  - 12.04 Maintain a career portfolio to document knowledge, skills, and experience. ECD 5.0
  - 12.05 Evaluate and compare employment opportunities that match career goals. ECD 6.0
  - 12.06 Identify and exhibit traits for retaining employment. ECD 7.0
  - 12.07 Identify opportunities and research requirements for career advancement. ECD 8.0
  - 12.08 Research the benefits of ongoing professional development. ECD 9.0
  - 12.09 Examine and describe entrepreneurship opportunities as a career planning option. ECD 10.0
  
- 13.0 Demonstrate an understanding of Property and Liability insurance concepts-- The student will be able to:
  - 13.01 Explain risk concepts.
  - 13.02 Explain what constitutes an insurance policy and describe binders.
  - 13.03 Explain insurance contract characteristics.
  - 13.04 Explain property insurance concepts.
  - 13.05 Detail liability insurance concepts.
  - 13.06 Compare and contrast insurance policy conditions.
  - 13.07 Describe bases for insurer avoidance of performance.
  
- 14.0 Demonstrate an understanding of automobile insurance-- The student will be able to:
  - 14.01 Explain PAP declarations.
  - 14.02 Explain PAP definitions.
  - 14.03 Compare and contrast PAP parts A, B, C, D.
  - 14.04 Compare and contrast PAP parts E and F - other provisions.
  - 04.05 Explain ratings.
  
- 15.0 Demonstrate an understanding of property insurance-- The student will be able to:
  - 15.01 Explain the dwelling program.
  - 15.02 Detail farm coverage.
  - 15.03 Detail flood coverage.
  
- 16.0 Demonstrate an understanding of homeowners insurance-- The student will be able to:
  - 16.01 Explain the eligibility requirements.
  - 16.02 Describe forms available.
  - 16.03 Explain Section I - Property Coverage.
  - 16.04 Explain Section II - Liability Coverage.
  - 16.05 Describe the general conditions.
  - 16.06 Compare and contrast endorsements.

- 17.0 Demonstrate an understanding of personal inland marine insurance-- The student will be able to:  
17.01 Explain inland marine insurance.
- 18.0 Demonstrate an understanding of the Department of Financial Services-- The student will be able to:  
18.01 Detail the general duties and powers.  
18.02 Explain examination of books and records.
- 19.0 Demonstrate an understanding of miscellaneous Florida automobile laws-- The student will be able to:  
19.01 Explain financial responsibility.  
19.02 Compare and contrast uninsured/underinsured motorists.  
19.03 Describe cancellation/non-renewal.  
19.04 Explain glass deductible.  
19.05 Describe Florida Automobile No-Fault (PIP).
- 20.0 Demonstrate an understanding of Agent licensing-- The student will be able to:  
20.01 Detail persons required to be licensed.  
20.02 Distinguish appointments.  
20.03 List and discuss the steps to maintaining a license.  
20.04 List and detail suspension, termination, revocation of license and other penalties.  
20.05 Explain hearings.  
20.06 Define ethics.  
20.07 Define unauthorized entities.  
20.08 Detail premium discounts/mitigation options.
- 21.0 Demonstrate an understanding of unfair trade practices-- The student will be able to:  
21.01 Define sliding.  
21.02 Define coercion.  
21.03 Define misrepresentation.  
21.04 Define defamation.  
21.05 Define unfair discrimination.  
21.06 Describe an unfair claims settlement.  
21.07 Define fraud.  
21.08 Define controlled business.
- 22.0 Explain insurance definitions-- The student will be able to:  
22.01 Detail an insurance transaction.  
22.02 Differentiate between domestic, foreign and alien companies.  
22.03 Compare and Contrast authorized, unauthorized and eligible companies.  
22.04 Compare and Contrast stock and mutual companies.  
22.05 Explain certificate of authority.
- 23.0 Demonstrate an understanding of residual markets-- The student will be able to:  
23.01 Explain Florida Automobile Joint Underwriting Association (FAJUA).  
23.02 Describe Citizens Property Insurance Corporation