Florida Department of Education Curriculum Framework

Course Title: Introduction to Finance Course Type: Orientation/Exploratory

Career Cluster: Finance

Secondary – Middle School				
Course Number	8540350			
CIP Number	148540350M			
Grade Level 6-8				
Standard Length	Standard Length Semester			
Teacher Certification	Teacher Certification Refer to the Course Structure section.			
СТЅО	FBLA BPA DECA			

<u>Purpose</u>

The purpose of this course is to assist students in making informed decisions regarding their future academic and occupational goals and to provide information regarding careers in the Finance career cluster. The content includes but is not limited to instruction in 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. Reinforcement of academic skills occurs through classroom instruction and applied laboratory procedures.

Instruction and learning activities are provided in a laboratory setting using hands-on experiences with the equipment, materials and technology appropriate to the course content and in accordance with current practices.

Course Structure

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

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

The following table illustrates the course structure:

Course Number	Course Title	Teacher Certification	Length
8540350	Introduction to Finance	BUS ED 1 @2 MKTG 1 @2 TC COOP ED @7 VOE @7	Semester

Florida Standards for English Language Development (ELD)

English language learners communicate for social and instructional purposes within the school setting. ELD.K12.SI.1.1

English Language Development (ELD) Standards Special Notes:

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

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

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

- 01.0 Demonstrate an understanding of the Securities and Investments career pathway.
- 02.0 Demonstrate an understanding of the Business Finance career pathway.
- 03.0 Demonstrate an understanding of the Banking Services career pathway.
- 04.0 Demonstrate an understanding of the Insurance career pathway.
- 05.0 Apply leadership and communication skills.
- 06.0 Describe how information technology is used in the Finance career cluster.
- 07.0 Use information technology tools.

Course Title: Introduction to Finance

Course Number: 8540350 Course Length: Semester

Course Description:

Beginning with a broad overview of the Finance career cluster, students are introduced to the terminology, careers, history, required skills, and technologies associated with each pathway in the Finance career cluster. Additionally, they will be provided with opportunities to acquire and demonstrate beginning leadership skills.

CTE S	CTE Standards and Benchmarks			
01.0	Demonstrate an understanding of the Securities and Investments career pathway – the student will be able to:			
	01.01 Define and use proper terminology associated with the Securities and Investments career pathway.			
	01.02 Describe some of the careers available in the Securities and Investments career pathway.			
	01.03 Identify common characteristics of the careers in the Securities and Investments career pathway.			
	01.04 Research the history of the Securities and Investments career pathway and describe how the associated careers have evolved impacted society.			
01.05 Identify skills required to successfully enter any career in the Securities and Investments career pathway.				
	01.06 Describe technologies associated in careers within the Securities and Investments career pathway.			
02.0	0 Demonstrate an understanding of the Business Finance career pathway – the student will be able to:			
	02.01 Define and use proper terminology associated with the Business Finance career pathway.			
	02.02 Describe some of the careers available in the Business Finance career pathway.			
	02.03 Identify common characteristics of the careers in the Business Finance career pathway.			
	02.04 Research the history of the Business Finance career pathway and describe how the careers have evolved and impacted society.			
	02.05 Identify skills required to successfully enter any career in the Business Finance career pathway.			
	02.06 Describe technologies associated in careers within the Business Finance career pathway.			

CTE S	Standards and Benchmarks
03.0	Demonstrate an understanding of the Banking Services career pathway – the student will be able to:
	03.01 Define and use proper terminology associated with the Banking Services career pathway.
	03.02 Describe some of the careers available in the Banking Services career pathway.
	03.03 Identify common characteristics of the careers in the Banking Services career pathway.
	03.04 Research the history of the Banking Services career pathway and describe how the careers have evolved and impacted society.
	03.05 Identify skills required to successfully enter any career in the Banking Services career pathway.
	03.06 Describe technologies associated in careers within the Banking Services career pathway.
04.0	Demonstrate an understanding of the Insurance career pathway – the student will be able to:
	04.01 Define and use proper terminology associated with the Insurance career pathway.
	04.02 Describe some of the careers available in the Insurance career pathway.
	04.03 Identify common characteristics of the careers in the Insurance career pathway.
	04.04 Research the history of the Insurance career pathway and describe how the careers have evolved and impacted society.
	04.05 Identify skills required to successfully enter any career in the Insurance career pathway.
	04.06 Describe technologies associated in careers within the Insurance career pathway.
05.0	Apply leadership and communication skills – the student will be able to:
	05.01 Discuss the establishment and history of the FBLA and BPA organization.
	05.02 Identify the characteristics and responsibilities of organizational leaders.
	05.03 Demonstrate parliamentary procedure skills during a meeting.
	05.04 Participate on a committee which has an assigned task and report to the class.
	05.05 Demonstrate effective communication skills through delivery of a speech, a slide presentation, or conducting a demonstration.
	05.06 Use a computer to assist in the completion of a project related to the Finance career cluster.
06.0	Describe how information technology is used in the Finance career cluster – the student will be able to:

CTE S	CTE Standards and Benchmarks			
	06.01 Identify information technology (IT) careers in the Finance career cluster, including the responsibilities, tasks and skills they require			
	06.02 Relate information technology project management concepts and terms to careers in the Finance career cluster.			
	06.03 Manage information technology components typically used in professions of the Finance career cluster.			
	6.04 Identify security-related ethical and legal IT issues faced by professionals in the Finance career cluster.			
07.0	se information technology tools – the student will be able to:			
07.01 Identify the functions of web browsers, and use them to access the World Wide Web and other computer resources typicathe Finance career cluster.				
	7.02 Use e-mail clients to send simple messages and files to other Internet users.			
07.03 Demonstrate ways to communicate effectively using Internet technology.				
	7.04 Use different types of web search engines effectively to locate information relevant to the Finance career cluster.			

Laboratory Activities

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

Special Notes

MyCareerShines is an interactive resource to assist students in identifying their ideal career and to enhance preparation for employment. Teachers are encouraged to integrate this resource into the program curriculum to meet the employability goals for each student.

Career and Technical Student Organization (CTSO)

Future Business Leaders of America (FBLA), Business Professional of America (BPA) and DECA are the intercurricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Accommodations

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

Florida Department of Education Curriculum Framework

Course Title: Introduction to Finance and Career Planning*
Course Type: Orientation/Exploratory and Career Planning

Career Cluster: Finance

Secondary – Middle School				
Course Number	8540360			
CIP Number	148540360M			
Grade Level 6-8				
Standard Length	Standard Length Semester			
Teacher Certification	Teacher Certification Refer to the Course Structure section.			
СТЅО	FBLA BPA DECA			

^{*}Effective July 1, 2017, there is no longer a promotion requirement for middle grades students to complete a Career and Education Planning course. However, these courses will continue to be available and should be taught integrating the eight career and education planning course standards. The MyCareerShines powered by Kuder® career planning system is available free of charge to all Florida middle and high schools to assist students in exploring career options and developing an academic and career plan.

<u>Purpose</u>

The purpose of this course is to assist students in making informed decisions regarding their future academic and occupational goals and to provide information regarding careers in the Finance career cluster. The content includes but is not limited to instruction in 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. Reinforcement of academic skills occurs through classroom instruction and applied laboratory procedures.

Instruction and learning activities are provided in a laboratory setting using hands-on experiences with the equipment, materials and technology appropriate to the course content and in accordance with current practices.

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

Course Structure

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

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

The following table illustrates the course structure:

Course Number	Course Title	Teacher Certification	Length
8540360	Introduction to Finance and Career Planning	BUS ED 1 @2 MKTG 1 @2 TC COOP ED @7 VOE @7	Semester

Florida Standards for English Language Development (ELD)

English language learners communicate for social and instructional purposes within the school setting. ELD.K12.SI.1.1

English Language Development (ELD) Standards Special Notes:

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

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

- 01.0 Demonstrate an understanding of the Securities and Investments career pathway.
- 02.0 Demonstrate an understanding of the Business Finance career pathway.
- 03.0 Demonstrate an understanding of the Banking Services career pathway.
- 04.0 Demonstrate an understanding of the Insurance career pathway.
- 05.0 Apply leadership and communication skills.
- 06.0 Describe how information technology is used in the Finance career cluster.
- 07.0 Use information technology tools.

Listed below are the eight career and education planning course standards:

- 08.0 Describe the influences that societal, economic, and technological changes have on employment trends and future training.
- 09.0 Develop skills to locate, evaluate, and interpret career information.
- 10.0 Identify and demonstrate processes for making short and long term goals.
- 11.0 Demonstrate employability skills such as working in a group, problem-solving and organizational skills, and the importance of entrepreneurship.
- 12.0 Understand the relationship between educational achievement and career choices/postsecondary options.
- 13.0 Identify a career cluster and related pathways through an interest assessment that match career and education goals.
- 14.0 Develop a career and education plan that includes short and long-term goals, high school program of study, and postsecondary/career goals.
- 15.0 Demonstrate knowledge of technology and its application in career fields/clusters.

Course Title: Introduction to Finance and Career Planning

Course Number: 8540360 Course Length: Semester

Course Description:

Beginning with a broad overview of the Finance career cluster, students are introduced to the terminology, careers, history, required skills, and technologies associated with each pathway in the Finance career cluster. Additionally, they will be provided with opportunities to acquire and demonstrate beginning leadership skills.

CTE S	CTE Standards and Benchmarks			
01.0	Demonstrate an understanding of the Securities and Investments career pathway – the student will be able to:			
	01.01 Define and use proper terminology associated with the Securities and Investments career pathway.			
	01.02 Describe some of the careers available in the Securities and Investments career pathway.			
	01.03 Identify common characteristics of the careers in the Securities and Investments career pathway.			
	01.04 Research the history of the Securities and Investments career pathway and describe how the associated careers have evolved a impacted society.			
01.05 Identify skills required to successfully enter any career in the Securities and Investments career pathway.				
	01.06 Describe technologies associated in careers within the Securities and Investments career pathway.			
02.0	Demonstrate an understanding of the Business Finance career pathway – the student will be able to:			
	02.01 Define and use proper terminology associated with the Business Finance career pathway.			
	02.02 Describe some of the careers available in the Business Finance career pathway.			
	02.03 Identify common characteristics of the careers in the Business Finance career pathway.			
	02.04 Research the history of the Business Finance career pathway and describe how the careers have evolved and impacted society.			
	02.05 Identify skills required to successfully enter any career in the Business Finance career pathway.			
	02.06 Describe technologies associated in careers within the Business Finance career pathway.			

CTE S	Standards and Benchmarks
03.0	Demonstrate an understanding of the Banking Services career pathway – the student will be able to:
	03.01 Define and use proper terminology associated with the Banking Services career pathway.
	03.02 Describe some of the careers available in the Banking Services career pathway.
	03.03 Identify common characteristics of the careers in the Banking Services career pathway.
	03.04 Research the history of the Banking Services career pathway and describe how the careers have evolved and impacted society.
	03.05 Identify skills required to successfully enter any career in the Banking Services career pathway.
	03.06 Describe technologies associated in careers within the Banking Services career pathway.
04.0	Demonstrate an understanding of the Insurance career pathway – the student will be able to:
	04.01 Define and use proper terminology associated with the Insurance career pathway.
	04.02 Describe some of the careers available in the Insurance career pathway.
	04.03 Identify common characteristics of the careers in the Insurance career pathway.
	04.04 Research the history of the Insurance career pathway and describe how the careers have evolved and impacted society.
	04.05 Identify skills required to successfully enter any career in the Insurance career pathway.
	04.06 Describe technologies associated in careers within the Insurance career pathway.
05.0	Apply leadership and communication skills – the student will be able to:
	05.01 Discuss the establishment and history of the FBLA and BPA organization.
	05.02 Identify the characteristics and responsibilities of organizational leaders.
	05.03 Demonstrate parliamentary procedure skills during a meeting.
	05.04 Participate on a committee which has an assigned task and report to the class.
	05.05 Demonstrate effective communication skills through delivery of a speech, a slide presentation, or conducting a demonstration.
	05.06 Use a computer to assist in the completion of a project related to the Finance career cluster.
06.0	Describe how information technology is used in the Finance career cluster – the student will be able to:

CTE	Standards and Benchmarks
	06.01 Identify information technology (IT) careers in the Finance career cluster, including the responsibilities, tasks and skills they require.
	06.02 Relate information technology project management concepts and terms to careers in the Finance career cluster.
	06.03 Manage information technology components typically used in professions of the Finance career cluster.
	06.04 Identify security-related ethical and legal IT issues faced by professionals in the Finance career cluster.
07.0	Use information technology tools – the student will be able to:
	07.01 Identify the functions of web browsers, and use them to access the World Wide Web and other computer resources typically used in the Finance career cluster.
	07.02 Use e-mail clients to send simple messages and files to other Internet users.
	07.03 Demonstrate ways to communicate effectively using Internet technology.
	07.04 Use different types of web search engines effectively to locate information relevant to the Finance career cluster.
The s	student will be able to:
08.0	Describe the influences that societal, economic, and technological changes have on employment trends and future training.
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09.0	Develop skills to locate, evaluate, and interpret career information.
10.0	Identify and demonstrate processes for making short and long term goals.
11.0	Demonstrate employability skills such as working in a group, problem-solving and organizational skills, and the importance of entrepreneurship.
12.0	Understand the relationship between educational achievement and career choices/postsecondary options.
13.0	Identify a career cluster and related pathways through an interest assessment that match career and education goals.
14.0	Develop a career and education plan that includes short and long-term goals, high school program of study, and postsecondary/career goals.
14.0	

Laboratory Activities

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

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Accommodations

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Florida Department of Education Curriculum Framework

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

Career Cluster: Finance

Secondary – Middle School				
Course Number	8540400			
CIP Number	148540400M			
Grade Level 6-8				
Standard Length	Standard Length Semester			
Teacher Certification	Teacher Certification Refer to the Course Structure section.			
СТЅО	FBLA BPA DECA			

Purpose

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

Course Structure

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

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

The following table illustrates the course structure:

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

Florida Standards for English Language Development (ELD)

English language learners communicate for social and instructional purposes within the school setting. ELD.K12.SI.1.1

English Language Development (ELD) Standards Special Notes:

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

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

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

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

Course Title: Fundamentals of Finance

Course Number: 8540400 Course Length: Semester

Course Description:

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

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

O3.0 Develop and utilize business-related soft skills – the student will be able to: 03.01 Understand the importance of a positive attitude in obtaining and maintaining a job. 03.02 Identify good grooming and dress habits for the workplace. 03.03 Develop problem-solving skills. 03.04 Identify the benefits of teamwork. 03.05 Identify the importance of impromptu speaking ability in the workplace. 03.06 Identify the importance of prepared speaking ability in the workplace. 04.0 Develop sales and marketing fundamentals – the student will be able to: 04.01 Demonstrate knowledge of available financial services and products. 04.02 Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors. 04.03 Explain the importance of and demonstrate the procedures of cross selling. 04.04 Identify the opportunities for cross selling. 04.05 Follow effective procedures for closing a sale. 04.06 Demonstrate the ability to sell a variety of financial services and products. 05.01 Practice appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers in person, or over the phone. 05.04 Practice appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers in person, or over the phone. 05.04 Practice available techniques to effectively serve customers. 05.05 Practice available techniques to effectively serve customers. 05.06 Practice available techniques to effectively serve customers.	CIE	Standards and Bonchmarks
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		05.03 Practice responding to client inquiries in a timely matter.
05.05 Practice assisting clients, including difficult customers, with problem resolution.		05.04 Practice available techniques to effectively serve customers.
The second secon		05.05 Practice assisting clients, including difficult customers, with problem resolution.
O6.0 Develop awareness of management functions and organizational structures as they relate to today's workplace and employer/employee roles. Demonstrate initiative, courtesy, loyalty, honesty, cooperation and punctuality as a team member – the student will be able to:	06.0	
06.01 Explore and evaluate organizational structures and cultures for managing project teams.		06.01 Explore and evaluate organizational structures and cultures for managing project teams.

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

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

Laboratory Activities

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

Special Notes

MyCareerShines is an interactive resource to assist students in identifying their ideal career and to enhance preparation for employment. Teachers are encouraged to integrate this resource into the program curriculum to meet the employability goals for each student.

Career and Technical Student Organization (CTSO)

Future Business Leaders of America (FBLA), Business Professionals of America (BPA) and DECA are the intercurricular career and technical student organizations providing leadership training and reinforcing specific career and technical skills. Career and Technical Student Organizations provide activities for students as an integral part of the instruction offered.

Accommodations

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

Florida Department of Education Curriculum Framework

Course Title: Orientation to Career Clusters

Course Type: Orientation/Exploratory

	Secondary – Middle School
Course Number	8000400
CIP Number	1498999907
Grade Level	6 – 8
Standard Length	Semester
Teacher Certification	Refer to the Course Structure section.
CTSO	Any CTSO as appropriate

Purpose

The purpose of this course is to assist students in making informed decisions regarding their future academic and occupational goals and to provide information regarding careers in the seventeen career clusters. This course is a compilation of modules for each of the seventeen career clusters and is designed to provide flexibility in course offerings. Any number of modules can be selected to comprise a course that meets the needs of the students.

The content includes, but is not limited to, the orientation of students to career pathways in the career and technical education field. Reinforcement of academic skills occurs through classroom instruction and applied laboratory procedures. This course is recommended for students in the sixth grade, but not required.

Instruction and learning activities are provided in a laboratory setting using hands-on experiences with the equipment, materials and technology appropriate to the course content and in accordance with current practices.

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

Course Structure

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

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

The following table illustrates the course structure:

Course Number	Course Title	Teacher Certification	Length
8000400	Orientation to Career Clusters	ANY FIELD	Semester

Florida Standards for English Language Development (ELD)

English language learners communicate for social and instructional purposes within the school setting. ELD.K12.SI.1.1

English Language Development (ELD) Standards Special Notes:

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

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

- 01.0 Identify Florida's seventeen career clusters.
- 02.0 Identify and explore careers in the Agriculture, Food & Natural Resources cluster.
- 03.0 Identify and explore careers in the Architecture & Construction cluster.
- 04.0 Identify and explore careers in the Arts, A/V Technology & Communication cluster.
- 05.0 Identify and explore careers in the Business Management & Administration cluster.
- 06.0 Identify and explore careers in the Education & Training cluster.
- 07.0 Identify and explore careers in the Energy cluster.
- 08.0 Identify and explore careers in the Finance cluster.
- 09.0 Identify and explore careers in the Government & Public Administration cluster.
- 10.0 Identify and explore careers in the Health Science cluster.
- 11.0 Identify and explore careers in the Hospitality and Tourism cluster.
- 12.0 Identify and explore careers in the Human Services cluster.
- 13.0 Identify and explore careers in the Information Technology cluster.
- 14.0 Identify and explore careers in the Law, Public Safety & Security cluster.
- 15.0 Identify and explore careers in the Manufacturing cluster.
- 16.0 Identify and explore careers in the Marketing, Sales & Service cluster.
- 17.0 Identify and explore careers in the Engineering and Technology Education cluster.
- 18.0 Identify and explore careers in the Transportation, Distribution & Logistics cluster.
- 19.0 Describe leadership skills.

Course Title: Orientation to Career Clusters

Course Number: 8000400 Course Credit: Semester

Course Description:

This course is a broad overview of the seventeen career clusters offered in Florida. This course provides hands-on introductory activities for each career cluster as well as opportunities to acquire and demonstrate beginning leadership skills.

CTE S	Standards and Benchmarks
01.0	Identify Florida's seventeen career clusters – the student will be able to:
	01.01 List Florida's seventeen career clusters.
	01.02 Research the national career clusters website.
	01.03 Identify the Career and Technical Student Organizations (CTSO) appropriate for Career and Technical Education (CTE) programs.
	01.04 Explain the purpose of a CTSO.
02.0	Identify and explore careers in the Agriculture, Food & Natural Resources cluster – the student will be able to:
	02.01 Identify the pathways in the Agriculture, Food & Natural Resources career cluster and the careers in each pathway.
	02.02 Describe the types of places that employ individuals who have careers in the Agriculture, Food & Natural Resources career cluster.
	02.03 Describe the variety of tasks performed by individuals who have careers in the Agriculture, Food & Natural Resources career cluster.
	02.04 List the skills, abilities, and talents needed for careers in the Agriculture, Food & Natural Resources career cluster.
	02.05 Identify the level of training and education required for careers in the Agriculture, Food & Natural Resources career cluster.
	02.06 Research a career in the Agriculture, Food & Natural Resources career cluster and present findings to the class.
	02.07 Apply math, science, and reading skills in the completion of a project or activity related to the Agriculture, Food & Natural Resources career cluster.
03.0	Identify and explore careers in the Architecture & Construction cluster – the student will be able to:
	03.01 Identify the pathways in the Architecture & Construction career cluster and the careers in each pathway.

CTE S	Standar	ds and Benchmarks
	03.02	Describe the types of places that employ individuals who have careers in the Architecture & Construction career cluster.
	03.03	Describe the variety of tasks performed by individuals who have careers in the Architecture & Construction career cluster.
	03.04	List the skills, abilities, and talents needed for careers in the Architecture & Construction career cluster.
	03.05	Identify the level of training and education required for careers in the Architecture & Construction career cluster.
	03.06	Research a career in the Architecture & Construction career cluster and present findings to the class.
	03.07	Apply math, science, and reading skills in the completion of a project or activity related to the Architecture & Construction career cluster.
04.0	Identif	y and explore careers in the Arts, A/V Technology & Communication cluster – the student will be able to:
	04.01	Identify the pathways in the Arts, A/V Technology & Communication career cluster and the careers in each pathway.
	04.02	Describe the types of places that employ individuals who have careers in the Arts, A/V Technology & Communication career cluster.
	04.03	Describe the variety of tasks performed by individuals who have careers in the Arts, A/V Technology & Communication career cluster.
	04.04	List the skills, abilities, and talents needed for careers in the Arts, A/V Technology & Communication career cluster.
	04.05	Identify the level of training and education required for careers in the Arts, A/V Technology & Communication career cluster.
	04.06	Research a career in the Arts, A/V Technology & Communication career cluster and present findings to the class.
	04.07	Apply math, science, and reading skills in the completion of a project or activity related to the Arts, A/V Technology & Communication career cluster.
05.0	Identif	y and explore careers in the Business, Management & Administration cluster – the student will be able to:
	05.01	Identify the pathways in the Business, Management & Administration career cluster and the careers in each pathway.
	05.02	Describe the types of places that employ individuals who have careers in the Business Management & Administration career cluster.
	05.03	Describe the variety of tasks performed by individuals who have careers in the Business Management & Administration career cluster.
	05.04	List the skills, abilities, and talents needed for careers in the Business Management & Administration career cluster.
	05.05	Identify the level of training and education required for careers in the Business Management & Administration career cluster.
	05.06	Research a career in the Business Management & Administration career cluster and present findings to the class.
	05.07	Apply math, science, and reading skills in the completion of a project or activity related to the Business Management & Administration career cluster.

CTE S	Standards and Benchmarks
06.0	Identify and explore careers in the Education & Training cluster – the student will be able to:
	06.01 Identify the pathways in the Education & Training career cluster and the careers in each pathway.
	06.02 Describe the types of places that employ individuals who have careers in the Education & Training career cluster.
	06.03 Describe the variety of tasks performed by individuals who have careers in the Education & Training career cluster.
	06.04 List the skills, abilities, and talents needed for careers in the Education & Training career cluster.
	06.05 Identify the level of training and education required for careers in the Education & Training career cluster.
	06.06 Research a career in the Education & Training career cluster and present findings to the class.
	06.07 Apply math, science, and reading skills in the completion of a project or activity related to the Education & Training career cluster.
07.0	Identify and explore careers in the Energy cluster – the student will be able to:
	07.01 Identify the pathways in the Energy career cluster and the careers in each pathway.
	07.02 Describe the types of places that employ individuals who have careers in the Energy career cluster.
	07.03 Describe the variety of tasks performed by individuals who have careers in the Energy career cluster.
	07.04 List the skills, abilities, and talents needed for careers in the Energy career cluster.
	07.05 Identify the level of training and education required for careers in the Energy career cluster.
	07.06 Research a career in the Energy career cluster and present findings to the class.
	07.07 Apply math, science, and reading skills in the completion of a project or activity related to the Energy career cluster.
08.0	Identify and explore careers in the Finance cluster – the student will be able to:
	08.01 Identify the pathways in the Finance career cluster and the careers in each pathway.
	08.02 Describe the types of places that employ individuals who have careers in the Finance career cluster.
	08.03 Describe the variety of tasks performed by individuals who have careers in the Finance career cluster.
	08.04 List the skills, abilities, and talents needed for careers in the Finance career cluster.
	08.05 Identify the level of training and education required for careers in the Finance career cluster.
	08.06 Research a career in the Finance career cluster and present findings to the class.

CTE S	Standards and Benchmarks
	08.07 Apply math, science, and reading skills in the completion of a project or activity related to the Finance career cluster.
09.0	Identify and explore careers in the Government & Public Administration cluster – the student will be able to:
	09.01 Identify the pathways in the Government & Public Administration career cluster and the careers in each pathway.
	09.02 Describe the types of places that employ individuals who have careers in the Government & Public Administration career cluster.
	09.03 Describe the variety of tasks performed by individuals who have careers in the Government & Public Administration career cluster.
	09.04 List the skills, abilities, and talents needed for careers in the Government & Public Administration career cluster.
	09.05 Identify the level of training and education required for careers in the Government & Public Administration career cluster.
	09.06 Research a career in the Government & Public Administration career cluster and present findings to the class.
	09.07 Apply math, science, and reading skills in the completion of a project or activity related to the Government & Public Administration career cluster.
10.0	Identify and explore careers in the Health Science cluster – the student will be able to:
	10.01 Identify the pathways in the Health Science career cluster and the careers in each pathway.
	10.02 Describe the types of places that employ individuals who have careers in the Health Science career cluster.
	10.03 Describe the variety of tasks performed by individuals who have careers in the Health Science career cluster.
	10.04 List the skills, abilities, and talents needed for careers in the Health Science career cluster.
	10.05 Identify the level of training and education required for careers in the Health Science career cluster.
	10.06 Research a career in the Health Science career cluster and present findings to the class.
	10.07 Apply math, science, and reading skills in the completion of a project or activity related to the Health Science career cluster.
11.0	Identify and explore careers in the Hospitality & Tourism cluster – the student will be able to:
	11.01 Identify the pathways in the Hospitality & Tourism career cluster and the careers in each pathway.
	11.02 Describe the types of places that employ individuals who have careers in the Hospitality & Tourism career cluster.
	11.03 Describe the variety of tasks performed by individuals who have careers in the Hospitality & Tourism career cluster.
	11.04 List the skills, abilities, and talents needed for careers in the Hospitality & Tourism career cluster.
	11.05 Identify the level of training and education required for careers in the Hospitality & Tourism career cluster.

CTE S	standards and Benchmarks
	11.06 Research a career in the Hospitality & Tourism career cluster and present findings to the class.
	11.07 Apply math, science, and reading skills in the completion of a project or activity related to the Hospitality & Tourism career cluster.
12.0	Identify and explore careers in the Human Services cluster – the student will be able to:
	12.01 Identify the pathways in the Human Services career cluster and the careers in each pathway.
	12.02 Describe the types of places that employ individuals who have careers in the Human Services career cluster.
	12.03 Describe the variety of tasks performed by individuals who have careers in the Human Services career cluster.
	12.04 List the skills, abilities, and talents needed for careers in the Human Services career cluster.
	12.05 Identify the level of training and education required for careers in the Human Services career cluster.
	12.06 Research a career in the Human Services career cluster and present findings to the class.
	12.07 Apply math, science, and reading skills in the completion of a project or activity related to the Human Services career cluster.
13.0	Identify and explore careers in the Information Technology cluster – the student will be able to:
	13.01 Identify the pathways in the Information Technology career cluster and the careers in each pathway.
	13.02 Describe the types of places that employ individuals who have careers in the Information Technology career cluster.
	13.03 Describe the variety of tasks performed by individuals who have careers in the Information Technology career cluster.
	13.04 List the skills, abilities, and talents needed for careers in the Information Technology career cluster.
	13.05 Identify the level of training and education required for careers in the Information Technology career cluster.
	13.06 Research a career in the Information Technology career cluster and present findings to the class.
	13.07 Apply math, science, and reading skills in the completion of a project or activity related to the Information Technology career cluster.
14.0	Identify and explore careers in the Law, Public Safety & Security cluster–The student will be able to:
	14.01 Identify the pathways in the Law, Public Safety & Security career cluster and the careers in each pathway.
	14.02 Describe the types of places that employ individuals who have careers in the Law, Public Safety & Security career cluster.
	14.03 Describe the variety of tasks performed by individuals who have careers in the Law, Public Safety & Security career cluster.
	14.04 List the skills, abilities, and talents needed for careers in the Law, Public Safety & Security career cluster.

CTE S	Standards and Benchmarks
	14.05 Identify the level of training and education required for careers in the Law, Public Safety & Security career cluster.
	14.06 Research a career in the Law, Public Safety & Security career cluster and present findings to the class.
	14.07 Apply math, science, and reading skills in the completion of a project or activity related to the Law, Public Safety & Security career cluster.
15.0	Identify and explore careers in the Manufacturing cluster – the student will be able to:
	15.01 Identify the pathways in the Manufacturing career cluster and the careers in each pathway.
	15.02 Describe the types of places that employ individuals who have careers in the Manufacturing career cluster.
	15.03 Describe the variety of tasks performed by individuals who have careers in the Manufacturing career cluster.
	15.04 List the skills, abilities, and talents needed for careers in the Manufacturing career cluster.
	15.05 Identify the level of training and education required for careers in the Manufacturing career cluster.
	15.06 Research a career in the Manufacturing career cluster and present findings to the class.
	15.07 Apply math, science, and reading skills in the completion of a project or activity related to the Manufacturing career cluster.
16.0	Identify and explore careers in the Marketing, Sales & Service cluster – the student will be able to:
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	17.04 List the skills, abilities, and talents needed for careers in Engineering and Technology Education.
	17.05 Identify the level of training and education required for careers in Engineering and Technology Education.
	17.06 Research a career in Engineering and Technology Education and present findings to the class.
	17.07 Apply math, science, and reading skills in the completion of a project or activity related to the Engineering and Technology Education.
18.0	Identify and explore careers in the Transportation & Logistics cluster – the student will be able to:
	18.01 Identify the pathways in the Transportation & Logistics career cluster and the careers in each pathway.
	18.02 Describe the types of places that employ individuals who have careers in the Transportation & Logistics career cluster.
	18.03 Describe the variety of tasks performed by individuals who have careers in the Transportation & Logistics career cluster.
	18.04 List the skills, abilities, and talents needed for careers in the Transportation & Logistics career cluster.
	18.05 Identify the level of training and education required for careers in the Transportation & Logistics career cluster.
	18.06 Research a career in the Transportation & Logistics career cluster and present findings to the class.
	18.07 Apply math, science, and reading skills in the completion of a project or activity related to the Transportation & Logistics career cluster.
19.0	Describe leadership skills – the student will be able to:
	19.01 Identify the Career and Technical Student Organization(s) that are appropriate for CTE programs in each of the career clusters.
	19.02 Describe the leadership opportunities available to members of the CTSOs identified above.
	19.03 Investigate the CTSOs at your school and/or in your school district (e.g., membership requirements, dues, activities, events).

Laboratory Activities

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

Special Notes

MyCareerShines is an interactive resource to assist students in identifying their ideal career and to enhance preparation for employment. Teachers are encouraged to integrate this resource into the program curriculum to meet the employability goals for each student.

Career and Technical Student Organization (CTSO)

The Florida Technology Student Association (FL-TSA) is the intercurricular 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.

Accommodations

Federal and state legislation requires the provision of accommodations for students with disabilities as identified on the secondary student's Individual Educational Plan (IEP) or 504 plan or postsecondary student's accommodations' plan to meet individual needs and ensure equal access. Postsecondary students with disabilities must self-identify, present documentation, request accommodations if needed, and develop a plan with their counselor and/or instructors. 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.