

Business & Finance Sector Coursesⁱ

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Career technical education (CTE) is a unique curricular area in education. It offers rigorous integrated technical and academic content, focused on real world applications and careers that are intrinsically interesting to students. CTE is delivered through applied, performance- and project-based teaching strategies that facilitate understanding and mastery. CTE courses incorporate model CTE curriculum anchor and pathway standards to ensure students have the fundamental knowledge and skills they need to successfully transition to postsecondary education, career training, or the workforce.

To meet the local demands of business and industry and particular student populations, standards can be collected from more than one sector to create a course. The following courses provide general course descriptions in a subject area. The course numbers are provided for schools to annually report information to the California Department of Education about the courses they provide to students through the CalPADS reporting system. The courses are organized in three categories to suggest how they may be effectively sequenced to meet a student's learning objectives.

Exploratory/Introductory: Both middle and high schools can offer CTE courses to allow students to explore a variety of career occupations. Students can then align their personal interests with a subject they find engaging.

Concentration Courses: These courses concentrate on pathway applications like “business communication” or “business technologies” or “finance and accounting.” Students in a concentration course will get “hands on” experience applying the knowledge previously gained and to practice skill development and performance.

Capstone Courses: A capstone course may be an “end of sequence” course in high school for students who will pursue postsecondary learning; or, it may be a course that prepares students for work immediately upon graduation. A capstone course offers opportunity for students to demonstrate mastery of skills through an end of sequence exam or industry certification.

Business Management Pathway

Management consists of planning, leading, and controlling an organization or effort to accomplish a goal. In the Business Management pathway, students learn entrepreneurship and business fundamentals, goal-setting, resource allocation, organizational structure and management techniques, economics, financial data, risk management, information technology, and supply chain management.

4602 Business Fundamentals (Introductory Course)

Introduction to Business introduces major concepts that are the foundation of business and management. Courses such as: Introduction to Business, and Virtual Enterprise.

4622 Business Support and Services (Concentration Course)

This instructional program prepares individuals to perform clerical or secretarial duties related to the preparation of legal papers and correspondence, such as summonses, complaints, motions, subpoenas, and so forth. It includes instruction in legal terminology, procedures, and documents. Students take dictation in shorthand or use transcribing machine to transcribe notes on an electronic typewriter and/or microcomputer; prepare and send bills to clients and record appointments; prepare and maintain client files, and operate an electronic calculator. Course Title examples include Administrative Support, and Secretarial.

4623 Business Technology (Concentration Course)

This instructional program prepares individuals to create business correspondence, reports, publications, and forms by using computer operating systems; word processing; database, spreadsheet, and desktop publishing software; hardware and peripherals; and/or electronic typewriters. The student will use appropriate electronic information resources to research and transmit information and operate industry-standard equipment. Courses such as: Administrative Support, Business Applications, Computer Concepts, Computer Applications, Computer Technology, Computer Literacy, General Office Occupations, Word Processing Occupations, Secretarial, Legal Office Occupations, Keyboarding.

4637 Business Management (Capstone Course)

This instructional program prepares students to perform marketing and management functions and tasks associated with starting, owning, and operating a business. Students learn the principles and methods of organizing a business firm and for combining resources to produce goods and services, taking account of costs, profits, and the nature and extent of competition in markets. This instructional program describes management functions and processes in contributing to organizational goals. Program content addresses organizational theory; human resource development; management principles and styles; policy and strategy formation; production and operations management, planning and development; and economic theory and practice. Course Titles: Small Business Ownership and Management, Business Leadership, Organizational Leadership, and Human Resources.

4638 Business Communications (Concentration Course)

This instructional program prepares students to create business correspondence, reports, publications, and forms by using computer operating systems; word processing; database, spreadsheet, and desktop publishing software; hardware and peripherals; and/or electronic typewriters. The student will use appropriate electronic information resources to research and transmit information and operate industry-standard equipment. Course Title: Business Communications.

Financial Services Pathway

Financial services are an essential aspect of every business institution and organization. Students in this pathway investigate the field of financial management, including how it is impacted by industry standards as well as economic, financial, technological, international, social, legal, and ethical factors. Students formulate and interpret financial information for use in financial management decision making, such as compliance and risk management. This pathway may include programs of study for accounting, banking, securities and investments, and other financial specializations.

4600 Accounting (Concentration)

This instructional program prepares individuals to perform any combination of the following and similar tasks: apply the accounting cycle for both a service and merchandising business through closing the books for a sole proprietorship, partnership, and corporation; select and use appropriate computer hardware and software to develop, process, and maintain accounting records and create reports; create and maintain subsidiary ledgers; prepare, analyze, and interpret financial statements; apply procedures for asset acquisition and disposition and analyze and calculate depreciation methods; create budgets, design flexible budgets, and make capital budgeting decisions. Course title examples include: Accounting, Computer Accounting.

4611 Banking and Financial Services (Introductory)

Banking and Financial Services introduces students to the major functions of financial institutions, modern trends in the finance industry, credit functions, loan creation, debt collection, and stocks and bonds. Course title examples include: Financial Planning and Services, Financial Operations, Financial Planning, Business Planning, Financial Services, Business Services, Banking, Loan Management

4612 Business Financial Management (Capstone Course)

Business Financial Management includes, organizing, and controlling of the monetary resources of a business. Course title examples include: Introduction to Business Financial Management, Financial Management, and Business Finance.

4629 Personal Finance (Concentration)

Personal Finance will include principles on how to make good financial decisions. Course title examples include: Personal Finance, Personal Financial Literacy, and Financial Literacy.

4630 Business Economics (Concentration)

Business Economics integrates economic principles with entrepreneurship/ business concepts. Course title examples include: Business Economics, Business Macro Economics, and Business Micro Economics.

International Business Pathway

The relative ease of travel and the use of electronic communication have seemingly diminished the size of the globe, yet the interdependence of countries for goods and services causes this marketplace to grow, thrive, and become increasingly more competitive. Students focusing on the occupational area of international trade develop an understanding of the global business environment and the interconnectedness of cultural, political, legal, historical, economic, and ethical systems.

4625 International Business (Introductory)

International Business is an introduction to conducting business in the global marketplace. Course titles include: International Business Management, International Business Concepts, International Business Fundamentals, and Foundations of International Business.

4626 International Business Communications (Concentration)

This instructional program prepares individuals to communicate electronically by using bulletin boards, online information services, electronic mail systems, voice mail, and facsimile machines. Students may identify, evaluate, select, and configure various hardware and software applications across various platforms; analyze, manage, and maintain various types of electronic networks; identify, evaluate, create, and process audio and visual transmissions; and apply work group applications to electronic mail, calendaring, scheduling, and video conferencing. Course Titles include: E-Commerce, Telecommunications, and Communications for Global Business.

4627 International Economics (Capstone Course)

International Economics will provide students with an understanding of the principles and applications of global economics. Course titles include: Global Economy, Global Economics, and Globalization.

4628 International Finance (Capstone Course)

International Finance will provide students with an understanding of global financial, banking, and investment activities. Students explore topics of importance in today's world of finance, risk management, taxes, and ethics. Students will also research how technological and international innovations have changed the financial services field. Course titles include: International Banking, International Finance, and International Investment.

¹ This list organizes courses within pathways established in the [Business and Finance Sector California CTE Model Curriculum Standards](#) as an example of courses which could be aligned within a career pathway to create a coherent sequence of study.

According to the [2008-2012 California State Plan for Career Technical Education](#) (p. 224), sequences of courses for CTE programs assisted with Perkins IV funds must:

- Consist of not less than two full-year CTE courses with a combined duration of not less than 300 hours; or a single, multiple-hour course which provides sequential units of instruction and has a duration of not less than 300 hours.
- Be coherent, meaning that the sequence may only include those CTE courses with objectives and content that have a clear and direct relationship to the occupation(s) or career targeted by the program.
- Include sufficient introductory and concentration CTE courses to provide students with the instruction necessary to develop the skill and knowledge levels required for employment and postsecondary education or training.

Note: The integration of CTE and non-CTE content is a strategy for increasing the rigor of CTE coursework and the rigor and relevance of non-CTE coursework. High-quality curriculum and instruction in CTE includes the intentional reinforcement of the cognitive, academic, and technical rigor inherent in CTE and the alignment of CTE with academic and industry standards. It also includes the integration of CTE and academic content through a variety of strategies that foster complementary approaches to teaching and learning – strategies that draw on the best of what both CTE and non-CTE disciplines have to offer.

Note: There is currently a course in the Business and Finance Sector named: “Other finance and business” that is assigned CTE course code 4698. This course will be deleted in the 2016-17 course listings.