

CTE

Framework for Business Education in Montana

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Framework for Business Education in Montana

What is the Framework?

The Framework for Business Education in Montana is the result of local teachers dealing curriculum development, course content, instructional timelines, and ensuring students are college and career ready. The Framework provides a reference and structure to assist in developing relevant business and marketing education programs for Montana students.

The Framework is a tool for Montana business and marketing educators to develop common curriculum aligning to the National Standards for Business Education, regardless of the length of a course or a unit of instruction, as well as to provide students with the knowledge and skills necessary to be successful in their chosen career pathway through the inclusion of the Common Career Technical Core.

The Framework is organized with a set of foundational content and learning outcomes for all business and marketing programs and students. The more specialized content of the business education curriculum is organized into the four principal Career Clusters within business education.

Business Education Foundations

- Keyboarding or Input Technology
- Computer Applications
Word Processing, Spreadsheets, Database, Presentations, Multimedia, Desktop Publishing, Internet Browsing, E-mail Management, Web Page Development, and Graphic User Interface Software/File Management
- Business Ethics
- Communication
- Career Development
- Financial Literacy

Business Management and Administration Cluster

- Business Communication
- Business Law
- Business Management
- Entrepreneurship
- International Business

Finance Cluster

- Accounting
- Business Economics
- Personal Finance

Information Technology Cluster

- Computer Maintenance and Management
- Database Management
- Integrated Computer Applications
- Multimedia Development
- Network Systems
- Programming and Application Development

Marketing Cluster

- Cooperative Work Experience
- Hospitality and Tourism
- Marketing
- School-Based Enterprise
- Sports and Entertainment

National Standards for Business Education

Throughout the Framework, the corresponding standards from each of the 10 content areas of the National Standards for Business Education are identified. The identification of the Standards demonstrates how the Framework aligns to the national standards and serves as a resource for business educators to ensure students are receiving a solid education to be successful in a global workplace. Additionally, a crosswalk is also included to expand upon the Framework's relationship to the National Standards for Business Education.

Career and Technical Student Organizations

The Framework for Business Education in Montana also includes crosswalks to the competitive events of Business Professionals of America and DECA: An Association of Marketing Students. These crosswalks further demonstrate the co-curricular relationship between Business Education/Career and Technical Education and the Career and Technical Student Organizations. The crosswalks illustrate how the Framework's course content prepares students to further enhance the relevance of their coursework as well as to continue to develop and demonstrate workplace skills through participation in the competitive events programs and other CTSO-related leadership opportunities.

Framework for Business Education in Montana

Business Education Foundations

The Business Education Foundations competencies apply to all coursework and should be infused throughout the business education curriculum. The Business Education Foundations provides students with the knowledge and skills essential for success in all Clusters of the business education curriculum as well as provides students with the 21st Century skills to be both college and career ready.

The Business Education Foundations includes instruction in the subject areas of

- Keyboarding or Input Technology
- Computer Applications
- Business Ethics
- Communication
- Career Development
- Financial Literacy

Students gaining instruction within the Business Education Foundations are able to enhance their academic knowledge and skills required to pursue the full range of career and post-secondary education opportunities; use oral and written communication skills in creating, expressing and interpreting information and ideas including technical terminology and information; use information technology tools to access, manage, integrate, and create information; and know and understand the importance of employability skills; explore, plan, and effectively manage careers; and know and understand the importance of entrepreneurship skills.

The Business Education Foundations competencies apply to coursework within the four Career Clusters of focus of Business Education—Business Management and Administration, Finance, Information Technology, and Marketing—as well as providing essential knowledge and skills for students preparing for programs of study and careers within other Clusters and related pathways.

Keyboarding or Input Technology

Achievement Standard:

Use various input technologies to enter and manipulate information appropriately including but not limited to keyboarding, voice recognition, hand-writing recognition and mouse.

Objectives

- Develop touch keyboarding techniques
- Enter and manipulate numeric data using the touch method on a 10-key keypad
- Identify, compare, and explain features of various keyboards
- Develop touch keyboarding skills at acceptable speed and accuracy levels of 30 wpm with five (5) or fewer errors
- Proofread and edit copy for accuracy, content, correct grammar, spelling, and punctuation
- Use pointing devices such as the mouse
- Explore the use of speech recognition software

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Communication

III. Written Communication

Information Technology

VI. Input Technologies

Computer Applications

Achievement Standard:

Identify, select, evaluate, use, and customize application software.

Objectives

- Identify the major types of application software and explain their purpose or use
- Select appropriate application software for specific tasks
- Describe and use emerging application software including but not limited to web applications and freeware.
- Use reference materials, such as on-line help, tutorials, and manuals available for application software
- Identify, select, and apply the features of software products, such as galleries, templates, and macros
- Evaluate application software products in terms of their features
- Import and export text, data, and images between software programs
- Use collaborative application tools
- Sequence and define steps of an information processing cycle

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Communication

I. Foundations of Communication

Entrepreneurship

VII. Management

Information Technology

I. Impact on Society

II. Information Literacy

IV. Devices and Components

VI. Input Technologies

VII. Applications

XI. Project Management and Systems Analysis

XIV. Information Technology Planning and Acquisition

Word Processing

- Explain the purposes, functions, and common features of word processing software
- Define common word processing terminology
- Use word processing software to complete common file management techniques such as saving, retrieving, printing, and merging documents
- Demonstrate editing functions including find and replace, cutting, pasting, and importing and exporting text and graphics
- Apply layout and insert functions including tabs, margins, hanging indents, word-wrap, columns, headers and footers, and tables
- Apply formatting functions including fonts, sizes, styles, and positioning
- Apply word processing functions including spell checking, thesaurus, grammar checking, and the help functions of the software
- Proofread and edit documents for accuracy and content, and for correct grammar, spelling, and punctuation
- Input, edit, store, and output letters, reports, tables and other documents
- Convert files to a variety of common protocols including (but not limited to) PDF and rich text format
- Integrate word processing with other applications

NATIONAL STANDARDS FOR BUSINESS EDUCATION Communication

I. Foundations of Communication

Information Technology

I. Impact on Society

II. Information Literacy

IV. Devices and Components

VI. Input Technologies

VII. Applications

XIV. Information Technology Planning and Acquisition

Spreadsheets

- Explain the purposes, functions, and common features of spreadsheet software
- Define common spreadsheet terms
- Use spreadsheet software to complete common file management techniques such as saving, retrieving, printing, and merging documents
- Enter, edit, and copy text, formulas and values
- Apply formatting functions such as fonts, styles, size, column width and row height
- Change numeric formats for data
- Create and format graphs from worksheet data
- Navigate the worksheet by using the mouse or by a variety of keystrokes
- Use spell checking and the help menu
- Use functions such as sum, max, min, count, if, round and average to create appropriate formulas
- Design, create and edit worksheets that permit users to use conditional formatting
- Test spreadsheet formulas and design for accuracy
- Integrate spreadsheets with other applications

NATIONAL STANDARDS FOR BUSINESS EDUCATION Communication

I. Foundations of Communication

Information Technology

I. Impact on Society

II. Information Literacy

IV. Devices and Components

VI. Input Technologies

VII. Applications

XIV. Information Technology Planning and Acquisition

Database

- Explain the purposes, functions, and common features of database software
- Define common database terminology
- Define the interrelationships between fields, records, primary fields, files, and databases
- Demonstrate knowledge of the advantages and disadvantages of file management versus relational database software
- Use database software to complete common file management techniques such as saving, retrieving, and printing documents
- Design and modify an appropriate database structure
- Insert, edit, and delete records
- Query and sort data from files and databases
- Use spell checking and online help
- Plan, create, modify, and print reports
- Locate requested information on a computer printout
- Edit and verify printout information and totals
- Identify and describe electronic and microform storage media appropriate for a variety of tasks
- Integrate database with other applications

NATIONAL STANDARDS FOR BUSINESS EDUCATION Communication

I. Foundations of Communication

Information Technology

I. Impact on Society

II. Information Literacy

IV. Devices and Components

VI. Input Technologies

VII. Applications

X. Database Management Systems

XIV. Information Technology Planning and Acquisition

Presentations

- Explain the purposes, functions, and common features of presentation software
- Define common presentation software terms
- Create slide shows using presentation software designed for a specific audience and purpose
- Set up and apply type styles, paragraph formats and tabs/indents to a variety of presentations
- Utilize creative techniques to design presentations
- Demonstrate knowledge of the principles of slide design and layout
- Design, create, and import data/graphics/scanned images, format, and produce a variety of slide shows using presentation software
- Integrate scanned images, sound and/or video clips, text and other data into slide shows
- Create handouts using presentation software
- Create and apply custom colors
- Create self-running and portable (e.g. pack and go) slide shows
- Utilize presentation hardware including but not limited to projectors, clickers, and speakers
- Integrate presentation software with other applications

NATIONAL STANDARDS FOR BUSINESS EDUCATION Communication

I. Foundations of Communication

IV. Spoken Communication

Information Technology

I. Impact on Society

II. Information Literacy

IV. Devices and Components

VI. Input Technologies

VII. Applications

VIII. Digital Media

XIV. Information Technology Planning and Acquisition

XVI. End-User Support and Training

Multimedia

- Define common multimedia terms
- Define how multimedia is transforming business and industry at the local and international level
- Identify and apply principles and techniques of presentation design to a variety of hard copy and digital documents
- Integrate scanned images, sound and/or video clips, text and other data into a variety of documents
- Use digital media and integrate the images/video into a variety of documents
- Create and use custom colors in a variety of documents
- Explore compatible graphic formats and means for converting, compressing and decompressing files
- Use electronic media such as e-books and electronic encyclopedias to assist with research projects
- Identify and select various imaging software and hardware appropriate for tasks
- Define and recognize linked objects in a multimedia application
- Identify and describe electronic and microform storage media appropriate for a variety of tasks

NATIONAL STANDARDS FOR BUSINESS EDUCATION Communication

- I. Foundations of Communication
- II. Written Communication

Information Technology

- I. Impact on Society
- II. Information Literacy
- IV. Devices and Components
- VI. Input Technologies
- VII. Applications
- VIII. Digital Media
- XIV. Information Technology Planning and Acquisition
- XVII. Information Technology and Business Functions

Desktop Publishing

- Explain the purposes, functions, and common features of desktop publishing software
- Define common desktop publishing terms
- Explore some of the differences between word processing and desktop publishing
- Define, create, edit, and use master pages and/or style sheets
- Use common layout procedures such as flowing text, typographic design, leading, kerning, and word space
- Demonstrate knowledge of the principles of graphic design and layout
- Utilize creative techniques to design simple publications
- Use desktop publishing software to design, create, and format a variety of publications that are distribution-ready
- Demonstrate knowledge of desktop publishing templates
- Create and apply custom colors
- Integrate text and graphic files into documents
- Demonstrate knowledge of photo and graphic editing including but not limited to cropping, colorization, and sizing

NATIONAL STANDARDS FOR BUSINESS EDUCATION Communication

- I. Foundations of Communication
- II. Written Communication

Information Technology

- I. Impact on Society
- II. Information Literacy
- IV. Devices and Components
- VI. Input Technologies
- VII. Applications
- XIV. Information Technology Planning and Acquisition

Internet Browsing

- Explain the purposes, functions, and common features of Internet browsing
- Define common Internet browsing terms
- Identify the different parts and buttons of an Internet browser
- Introduce students to a variety of internet browsers
- Demonstrate adding web sites to favorites/bookmarks listings
- Demonstrate accessing and identifying a web site by its URL or domain
- Perform searches by using a variety of search techniques including but not limited to Boolean operators and advanced search options
- Demonstrate the ability to find and download files and compress and unzip files
- Use media players to play video and sound files
- Define e-commerce and its implications for business and industry
- Use online searching as a research tool and evaluate the validity of information found on the site(s)
- Use electronic media such as e-books and electronic encyclopedias to assist with research projects
- Understand and comply with the rules of copyright laws and plagiarism

NATIONAL STANDARDS FOR BUSINESS EDUCATION
Business Law
II. Contract Law, Law of Sales, and Consumer Law
VII. Computer Law

Communication
I. Foundations of Communication

Information Technology
I. Impact on Society
II. Information Literacy
III. Digital Citizenship
IV. Devices and Components
VII. Applications
VIII. Digital Media
IX. Web Development and Design
XV. Security and Risk Management
XVII. Information Technology and Business Functions

Management
VIII. Technology and Information Management

Marketing
III. External Factors

E-mail Management

- Explain the purposes, functions, and common features of E-mail management
- Define common e-mail terminology
- Compose, read, send, reply, and forward messages to an individual or group
- Demonstrate the ability to create an address book for individuals and groups
- Compose and send e-mail messages using an address book
- Attach files to an e-mail message
- Create folders for storing and organizing e-mail messages
- Sort, retrieve, and delete messages
- Use proper e-mail etiquette
- Identify common e-mail emoticons
- Subscribe and unsubscribe to RSS feed

NATIONAL STANDARDS FOR BUSINESS EDUCATION
Communication
I. Foundations of Communication
III. Written Communication

Information Technology
I. Impact on Society
II. Information Literacy
III. Digital Citizenship
IV. Devices and Components
VI. Input Technologies
VII. Applications
X. Database Management Systems
XV. Security and Risk Management

International Business
III. International Business Communication

Web Page Development

- Explain the purposes, functions, and common features of web page development
- Define common web page development terms
- Create web pages using web page development software and wizards
- Apply and understand web page restrictions when formatting and inserting text, tables and borders, colors, fill and shading patterns, graphics, and multimedia
- Insert hyperlinks to other web pages and/or web site
- Demonstrate the ability to view a web page on a browser
- Insert additional web pages to current web site
- Demonstrate successful navigation between web pages, checking and repairing links
- Create web pages using custom, or redesigned, web page templates
- Discuss some of the differences between creating personal web pages and web pages designed for e-commerce
- Demonstrate the ability to publish web pages to the Internet

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Business Law

- II. Contract Law, Law of Sales, and Consumer Law
- VII. Computer Law

Communication

- I. Foundations of Communication
- III. Written Communication

Information Technology

- I. Impact on Society
- II. Information Literacy
- III. Digital Citizenship
- IV. Devices and Components
- VI. Input Technologies
- VII. Applications
- VIII. Digital Media
- IX. Web Development
- X. Database Management Systems
- XI. Project Management and Systems Analysis
- XIV. Information Technology Planning and Acquisition
- XV. Security and Risk Management
- XVII. Information Technology and Business Functions

Management

- VIII. Technology and Information Management

Marketing

- III. External Factors

Graphical User Interface Software/File Management

- Define the difference between application and operating system software
- Explain the purposes of operating system software
- Define and use multitasking
- Create, view, copy, move, rename and delete folders and files
- Create backup copies
- Identify and access drives
- Properly startup and shutdown a system

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Information Technology

- I. Impact on Society
- II. Information Literacy
- III. Digital Citizenship
- IV. Devices and Components
- V. Operating Systems
- VI. Input Technologies
- VII. Applications
- XV. Security and Risk Management

Computer Applications Certification Options

Adobe Certified Associate

CompTIA

Internet and Computing Core Certification (IC³)

Microsoft Office Specialist

Business Ethics

Business ethic concepts should be infused throughout the business education curriculum.

Achievement Standard:

Define, develop, and apply a code of ethics to various issues confronted by businesses.

Objectives

- Describe a personal code of ethical behavior
- Explain the importance of trust for the successful conduct of business
- Give examples of how unethical behavior results in higher prices for consumers (e.g. illegal music downloads, insurance fraud)
- Describe how and why different cultures have different ethical systems
- Explain the difference between ethics and governmental regulations
- Describe a business code of ethical behavior
- Give examples of how unethical behavior leads to government regulations
- Identify ethical considerations resulting from technological advances (e.g. computer snooping and hacking)
- Explain the basic laws regarding computer software (e.g. purchasing site licenses)
- Describe how a computer virus works and the steps individuals can take to prevent viruses
- Explain why computer backup is important and different ways it can be accomplished
- Identify and explain Internet-related security and privacy issues
- Discuss issues relating to information privacy
- Discuss issues relating to computer and information access among different socioeconomic classes
- Identify ethical considerations resulting from increasing business positioning with politicians (e.g. lobbying, gifts for business gain)
- Identify ethical considerations involving employer/employee relationships (e.g. poor working conditions, employee theft)
- Identify ethical considerations affecting consumers (e.g. false advertising, shoplifting)

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

- I. The Accounting Profession
- III. Financial Analysis
- IV. Accounting Principles

Business Law

- I. Basics of the Law
- II. Contract Law, Law of Sales, and Consumer Law
- III. Agency and Employment
- V. Property Law
- VII. Computer Law

Career Development

- III. Career Readiness Expectations

Communication

- I. Foundations of Communication
- II. Interpersonal Skills
- III. Written Communication
- V. Employment Communication

Economics & Personal Finance - Economics

- III. Economic Institutions and Incentives
- VII. The Role of the Government

Economics & Personal Finance - Personal Finance

- I. Personal Decision Making

Entrepreneurship

- I. Entrepreneurs and Entrepreneurial Opportunities
- II. Entrepreneurial Trends
- VII. Management

Information Technology

- III. Digital Citizenship
- V. Operating Systems
- XV. Security and Risk Management

International Business

- IV. Global Business Ethics and Social Responsibility

Management

- V. Ethics and Social Responsibility

Marketing

- III. External Factors
- IV. The Marketing Mix

Communication

Communication skills are essential for interacting in the workplace and within the global society. The basic skills of active listening, interpersonal skills, written communication, and spoken communication should be present throughout the business education curriculum and enhanced through instruction across the curriculum.

Active Listening

Achievement Standard:

Listen actively, use the communication process, read and research information, and integrate technology to enhance communication effectiveness.

Objectives

- Demonstrate courteous attention when listening to others
- Following oral directions
- Evaluate effectiveness of digital and spoken presentations
- Using questioning techniques for understanding
- Identify the barriers to listening

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Career Development

III. Career Readiness Expectations

Communication

I. Foundations of Communication

International Business

III. International Business Communication

Management

IV. Personal Management Skills

Interpersonal Skills

Achievement Standard:

Apply interpersonal skills in personal and professional environments to communicate effectively.

Objectives

- Demonstrate positive nonverbal communication
- Differentiate between positive and negative communication styles
- Using courtesy and tact when communicating with others
- Respect the rights and feelings of others
- Work cooperatively with peers and authority figures
- Describe qualities of a person with a positive work ethic
- Demonstrate respect for diversity

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

I. The Accounting Profession

Career Development

II. Career Exploration & Research

III. Career Readiness Expectations

Communication

II. Interpersonal Skills

Economics & Personal Finance - Personal Finance

II. Earning and Reporting Income

Information Technology

III. Digital Citizenship

XVI. End-User Support and Training

International Business

II. The Global Business Environment

III. International Business Communication

VII. International Management

Management

I. Management Functions

IV. Personal Management Skills

VI. Human Resource Management

Marketing

III. External Factors

Written Communication

Achievement Standard:

Prepare clear, complete, concise, correct, and courteous written messages for personal and professional uses.

Objectives

- Communication competencies such as reading and comprehending written communications and information
- Use correct spelling, grammar, word and number usage, punctuation and formatting
- Adapt language and style for specific audiences
- Document properly both print and digital sources to avoid plagiarism
- Proofread business documents to ensure that they are clear, correct, concise, complete, consistent, and courteous
- Identify factors affecting the readability of text
- Communications should be written legibly

Spoken Communication

Achievement Standard:

Demonstrate professional speaking techniques and strategies.

Objectives

- Organize thoughts to reflect logical thinking before speaking
- Identify vocal segregates such as um, uh, er, like, etc
- Use speed, tone, emphasis, and volume to deliver content professionally
- Use strategies to reduce or eliminate vocal segregates such as um, uh, er, like, etc.
- Discuss the importance of taking responsibility for all spoken communication
- Establish rapport and build credibility with the audience

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

I. The Accounting Profession

Communication

I. Foundations of Communication

III. Written Communication

V. Employment Communication

Entrepreneurship

IX. Business Plans

Information Technology

VI. Input Technologies

VIII. Digital Media

IX. Web Development and Design

XI. Project Management and Systems Analysis

XVI. End-User Support and Training

International Business

III. International Business Communication

Management

IV. Personal Management Skills

Marketing

V. The Marketing Plan

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

I. The Accounting Profession

Communication

I. Foundations of Communication

IV. Spoken Communication

V. Employment Communication

Information Technology

XVI. End-User Support and Training

International Business

III. International Business Communication

Management

IV. Personal Management Skills

Career Development

Career development should be viewed as a course or unit of instruction integrated into the entire curriculum at all academic levels and continues as a life-time process. The content may include nontraditional methodology such as mentoring, shadowing, cooperative education and school-to-work transitions. In order to prove competency of career education standards, it is recommended students create and continually update a career portfolio providing evidence of career research and work samples.

Self-Assessment

Achievement Standard:

Apply knowledge gained through individual assessment to develop a comprehensive set of goals and an individual career plan.

Objectives

- List positive characteristics about yourself
- Identify personal likes and dislikes; personal, physical and mental characteristics; and individual talents and interests
- Correlate personal, physical, and mental characteristics with the requirements of various career opportunities
- Complete a variety of standardized interest and career assessments
- Compare personal skills and aptitudes with various career options
- Assess and analyze personal talents and interests to future careers
- Determine attitudes needed for career success
- Model the concepts of honesty and dependability
- Provide examples of how behavior can influence the feelings and actions of others
- Demonstrate and practice the steps involved in resolving a conflict/stress situation
- Demonstrate the ability to implement and accept constructive based feedback
- Demonstrate ability to adapt to change

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

I. The Accounting Profession

Career Development

- I. Strategic Career Planning
- II. Career Exploration & Research
- III. Career Readiness Expectations
- IV. School-to-Career Transition

Communication

- II. Interpersonal Skills
- V. Employment Communication

Economics & Personal Finance - Personal Finance

I. Personal Decision Making

Information Technology

XVIII. Information Technology Careers

International Business

VII. International Management

Management

- IV. Personal Management Skills
- V. Ethic and Social Responsibility
- VI. Human Resource Management

Career Exploration and Research

Achievement Standard:

Utilize career resources to develop an information base to develop a personalized career pathway that includes international career opportunities.

Objectives

- Identify and learn about careers of family members and/or friends
- Define and give examples of career clusters
- List and describe various types of occupations in the community (e.g., banker, realtor, etc.)
- Identify community, regional, national, and international business people and learn about career opportunities
- Research several occupational interests using a variety of research tools and technological resources
- Explain advantages of early career planning
- Select and use resources to project career opportunities and trends
- Investigate educational opportunities (e.g., resources for training/retraining, career transition)
- Design a questionnaire to be used for a career exploration interview (e.g., educational requirements, starting salaries, career ladder opportunities)
- Identify a network of business people to assist in securing a job

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

I. The Accounting Profession

Career Development

- I. Strategic Career Planning
- II. Career Exploration & Research
- IV. School-to-Career Transition

Communication

I. Foundations of Communication

Information Technology

XVII. Information Technology Careers

International Business

I. Foundations of International Business

Career Readiness Expectations

Achievement Standard:

Relate the importance of career readiness skills to career development and application in the workplace.

Objectives–Work Ethic

- Adhere to policies, rules, and regulations of the organization
- Follow oral and written instructions
- Explain the importance of becoming involved in company activities
- Be prompt and establish a good attendance record
- Complete tasks within given time frames
- Respect and adhere to the chain of command when a conflict or problem occurs
- Discuss the necessity of assuming responsibility for quality of work performed
- Explain the value of seeking additional tasks and responsibilities
- Discuss the importance of displaying loyalty to the organization

Objectives–Workplace Relationships

- Demonstrate the importance of cooperation among people to accomplish a task
- Describe work-related activities in the home, community, and school
- Explain the importance of dress code, attendance, and other expectations in the workplace
- Explain the importance of respect for the feelings and beliefs of others
- Demonstrate appropriate social skills for the workplace
- Demonstrate problem-solving skills
- Describe how the workplace environment influences behavior
- Show how behavior influences the actions of co-workers
- Practice appropriate interpersonal skills for working with and for others
- Role-play appropriate and inappropriate employer and employee interactions in workplace situations
- Use teamwork and cooperation to solve a variety of business problems
- Discuss the importance of positive attitudes in creating a positive working atmosphere

Objectives–Workplace Diversity

- Discuss the importance of being able to work productively with people who are different from oneself
- Describe ways in which work may be affected by social and economic problems
- Provide an example of how personal beliefs and attitudes affect decision-making
- Show how behavior towards diversity influences the actions of co-workers
- Describe different cultural behaviors and expectations
- Discuss advantages and disadvantages of entering non-traditional occupations

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

I. The Accounting Profession

Business Law

I. Basics of the Law

Career Development

I. Strategic Career Planning

II. Career Exploration & Research

III. Career Readiness Expectations

Communication

I. Foundations of Communication

II. Interpersonal Skills

III. Written Communication

IV. Spoken Communication

Economics & Personal Finance - Personal Finance

II. Earning and Reporting Income

Entrepreneurship

I. Entrepreneurs and Entrepreneurial Opportunities

II. Entrepreneurial Trends

Information Technology

I. Impact on Society

III. Digital Citizenship

International Business

I. Foundations of International Business

II. The Global Business Environment

III. International Business Communication

IV. Global Business Ethics and Social Responsibility

VII. International Management

Management

V. Ethics and Social Responsibility

XII. Global Perspective

- Identify the changing roles of men and women in business and family
- Identify stereotypes, biases, and discriminatory behaviors that may impact opportunities for women and men in certain occupations
- Discuss social and economic factors that have resulted in changing career patterns for women and men
- Specify techniques for eliminating gender bias and stereotyping
- Formulate strategies for working effectively with co-workers of varying age groups

Objectives–Workplace Communication Skills

- Practice effective interpersonal skills in a work relationship
- Express thoughts and ideas succinctly using various forms of communication (e.g., verbal, written, body language, etc.)
- Explain the importance of tolerance and flexibility in interpersonal and group situations
- Illustrate strategies for responding to and working with individuals under stress
- Develop skills to give and receive constructive criticism
- Model workplace communication competencies such as reading and comprehending written communications and information; using correct grammar, job-related terminology, telephone etiquette, and proper listening techniques; writing legibly; following written and oral directions; using questioning techniques for understanding; and locating information to accomplish tasks

Objectives–Workplace Safety and Environment

- Comply with safety and health rules
- Select correct tools and equipment for the task
- Utilize equipment correctly
- Check to make sure work area is ergonomically correct
- Use appropriate action during emergencies
- Maintain clean and orderly work area

School-to-Career Transitions and Lifelong Learning

Achievement Standards:

1. Apply knowledge gained from individual assessment to a comprehensive set of goals and an individual career path.
2. Develop strategies to successfully make the transition from school to work.
3. Understand the importance of continuing education and professional development in the workplace and for personal growth and professional success.

Objectives–Career Development and Employment Portfolio

- Identify likes and dislikes of home and school responsibilities
- Relate information derived from self-assessment to career areas involving data, people, and/or things
- Relate the importance of career, family, and leisure activities to social and economic well-being
- Describe the relationship of assessed interests, aptitudes, and abilities to academic and occupational skills
- Apply career goals, skills, and interests to selection of high school courses
- Explain how decisions regarding education and work impact major life decisions
- Identify considerations for making responsible educational and occupational choices
- Identify sources of financial assistance for education and training past high school
- Complete the steps required to apply for financial assistance for postsecondary education
- Develop an action plan to transition from postsecondary education and training to work
- Identify problems that interfere with obtaining career goals
- Apply steps in the decision-making process; evaluate consequences of decisions
- Describe how career development is a continuous process with a series of choices
- Determine how the expectations of others affect career goals
- Identify personal goals that may be satisfied through a combination of work, community, social, and family roles
- Analyze personal leisure choices in relation to lifestyle and the attainment of career goals
- Compare advantages and disadvantages of various secondary and post-secondary programs to the attainment of career goals
- Relate skills developed in academic and technical programs to career goals
- Determine how educational achievement impacts one's choice of a college major, further training, and/or entry into the job market
- Relate the necessity of lifelong learning to one's ability to achieve goals
- Develop a career plan that includes the investigation of career clusters
- Design a career plan that includes self-assessment, research, career alternatives, and high school course options

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

- I. The Accounting Profession

Career Development

- I. Strategic Career Planning
- II. Career Exploration & Research
- III. Career Readiness Expectations
- IV. School-to-Career Transition
- V. Lifelong Learning

Communication

- V. Employment Communication

Economics & Personal Finance - Personal Finance

- I. Personal Decision Making
- II. Earning and Reporting Income

Information Technology

- I. Impact on Society
- III. Digital Citizenship
- VI. Input Technologies
- VII. Applications
- VIII. Digital Media
- IX. Web Development and Design
- X. Database Management Systems
- XI. Project Management and Systems Analysis
- XII. Programming and Application Development
- XIII. Data and Network Infrastructures
- XVI. End-User Support and Training
- XVIII. Information Technology Careers

International Business

- I. Foundations of International Business

Management

- IV. Personal Management Skills

- Create and implement a career plan that includes the required steps to transition from high school to postsecondary education, further training or entry into the workplace
- Continue to revise and update one's career plan

Objectives–School-To-Career Transition

- Experience paid/unpaid work opportunities (e.g., shadowing, mentoring, cooperative work experiences, or community service) in one or more career clusters
- Maintain a journal of career-oriented experiences (e.g., speakers and field trips)
- Conduct a job search
- Identify examples of work to be included in a portfolio
- Prepare resumes and cover letters
- Develop, edit and update a portfolio (e.g. career plan, resume, sample cover letter and applications, awards, extracurricular activities, and community service)
- Demonstrate portfolio presentation skills
- Use portfolio in job search process
- Demonstrate proper etiquette for greeting and meeting people
- Identify steps to prepare for an interview
- Demonstrate appropriate interviewing techniques (e.g., portfolio presentation, questioning, dress, and etiquette)
- Explain the importance of interview follow-up
- Develop criteria for selecting prospective employers
- Explore test requirements and forms needed to complete the job application process
- Evaluate a job offer
- Evaluate a job rejection

Objectives–Lifelong Learning

- Relate various levels of education to careers
- Demonstrate the importance of effective study habits, test-taking skills, and learning skills
- Develop good health, nutrition, motivation and physical fitness habits; discuss how they enhance performance
- Analyze school and work evaluations to assess strengths, weaknesses, and areas for improvement
- Relate the importance of education to meeting identified goals
- Describe the benefits of participating in school and community activities
- Identify skills and knowledge required to upgrade and improve performance
- Identify trends in the changing workplace
- Discuss the need for flexible career planning
- Identify career opportunities resulting from new and emerging technologies
- Develop strategies to that accommodate changes in the workplace
- Demonstrate appropriate techniques for resigning from a position
- Identify strategies for coping with loss of employment
- Describe career pathways in career development (upward and cross mobile)

Financial Literacy

Financial literacy instruction provides students with the knowledge and skills to manage their financial resources effectively for lifetime financial security.

Achievement Standard:

Analyze income sources and steps to protect personal and financial information.

Objectives

- Understand various sources of income
- Differentiation between total earnings and net pay.
- Understand the importance of safeguarding your personal financial information.
- Identify steps to restore personal and financial security

Achievement Standard:

Evaluate services provided by financial deposit institutions.

Objective

- Identify the difference between debit cards, credit cards, and other banking services

Achievement Standard:

Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.

Objectives

- Understand the risks and consequences of borrowing money
- Compare installment and non-installment credit
- Identify the advantages and disadvantages of using credit

Achievement Standard:

Evaluate savings and investment options to meet short-term and long-term goals.

Objectives

- Describe the importance of saving, and list the advantages and disadvantages of different savings and investment options
- Differentiate between savings and investing
- Identify reasons to develop a savings plan
- Define the 70-20-10 rule associated with savings and investing

Achievement Standard:

Develop and evaluate a spending/savings plan.

Objectives

- Use financial concepts and tools to make personal decisions regarding spending.
- Define financial planning
- Describe the benefits of financial planning
- Understand the components of a spending plan
- Review how financial goals can be met by using a spending plan
- Analyze the spending plan process
- Create a spending plan

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Business Law

II. Contract Law, Law of Sales, and Consumer Law

Economics & Personal Finance - Personal Finance

II. Earning and Reporting

VI. Banking and Financial Institutions

VIII. Protecting Against Risk

Information Technology

III. Digital Citizenship

International Business

IX. International Finance

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Economics & Personal Finance - Economics

III. Economic Institutions and Incentives

Economics & Personal Finance - Personal Finance

VI. Banking and Financial Institutions

VII. Using Credit

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Career Development

I. Strategic Career Planning

Economics & Personal Finance - Personal Finance

VI. Banking and Financial Institutions

VII. Using Credit

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Economics & Personal Finance - Personal Finance

I. Personal Decision Making

III. Managing Finances and Budgeting

IV. Saving and Investing

VI. Banking and Financial Institutions

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Economics & Personal Finance - Economics

III. Economic Institutions and Incentives

VII. The Role of Government

Economics & Personal Finance - Personal Finance

I. Personal Decision Making

III. Managing Finances and Budgeting

IV. Saving and Investing

V. Buying Good and Services

Framework for Business Education in Montana

The Clusters of Business Education

In addition to the subjects within the Business Education Foundations, coursework within the Business Education Curriculum focuses on preparing students to be college and career ready as they prepare for careers within the Business Management and Administration, Finance, Information Technology, and Marketing Career Clusters.

The following sections detail coursework for each cluster which may be included within each of the four different Career Clusters to provide students with the knowledge and skills to be successful within their chosen career pathway as well as to give exposure to their role within a global marketplace. The coursework may be taught in a stand-alone course or integrated as a unit of instruction within a broader course.

Coursework within a Montana business education program also provides students with knowledge and skills which may be applied to programs of study and careers within other Career Clusters including, but not limited to,

- Arts, A/V Technology & Communication
- Education and Training
- Government and Public Administration
- Health Science
- Hospitality and Tourism
- Law, Public Safety, Corrections & Security
- Science, Technology, Engineering and Mathematics

Business Management and Administration Cluster

Coursework within the Business Management and Administration Cluster should be designed to provide students a curriculum to meet the following standards.

- Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision-making in business.
- Describe laws, rules and regulations as they apply to effective business operations.
- Explore, develop and apply strategies for ensuring a successful business career.
- Identify, demonstrate and implement solutions in managing effective business customer relationships.
- Explore uses of appropriate social media and networking in a business environment.
- Implement systems, strategies and techniques used to manage information in a business.
- Implement, monitor and evaluate business processes to ensure efficiency and quality results.

(Common Career Technical Core. National Association of State Directors of Career Technical Education Consortium/National Career Technical Education Foundation. 2012.)

Business Management and Administration Cluster Suggested Courses

Business Communication

Objectives

- Prepare clear, complete, concise, correct, and courteous written correspondence for personal and professional uses
- Understand how to communicate within global and cultural business environments
- Develop technical writing skills
- Demonstrate professional speaking techniques and strategies
- Communicate effectively for employment success
- Use professional terminology and processes appropriate for particular career clusters. (i.e. legal, medical, finance, etc.)
- Explore public relations concepts and develop community involvement

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

- I. The Accounting Profession
- II. Financial Reports
- VI. Interpretation and Use of Data

Career Development

- I. Strategic Career Planning
- III. Career Readiness Expectations
- IV. School-to-Career Transitions

Communication

- I. Foundations of Communication
- II. Interpersonal Skills
- III. Written Communication
- IV. Spoken Communication
- V. Employment Communication

Entrepreneurship

- VI. Accounting
- IX. Business Plans

Information Technology

- VI. Input Technologies
- XVI. End-User Support and Training

International Business

- I. Foundations of International Business
- III. International Business Communication

Management

- I. Management Functions
- IV. Personal Management Skills
- VI. Human Resource Management
- XII. Global Perspective

Marketing

- IV. The Marketing Mix
- V. The Marketing Plan

Business Law

Objectives

- Analyze the relationship between ethics and the law and describe sources of the law, the structure of the court system, different classifications of procedural law, and different classifications of substantive law
- Analyze the relationships between contract law, law of sales, and consumer law
- Analyze the role and importance of agency law, and employment law as they relate to the conduct of business in the national and international marketplace
- Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited liability companies, operating within the socioeconomic arena of the national and international marketplace
- Explain the legal rules that apply to personal property, real property, and intellectual property
- Analyze the functions of negotiable instruments, insurance, secured transactions, and bankruptcy
- Explain how advances in computer technology impact such areas as intellectual property, contract law, criminal law, tort law, and international law
- Explain the legal rules that apply to environmental law and energy regulations
- Explain the legal rules that apply to marriage, divorce, and child custody
- Determine the appropriateness of wills and trusts in estate planning

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

- II. Financial Reports
- IV. Accounting Principles
- VII. Compliance

Business Law

- I. Basics of the Law
- II. Contract Law, Law of Sales, and Consumer Law
- III. Agency and Employment
- IV. Business Organizations
- V. Property Law
- VI. Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy
- VII. Computer Law
- VIII. Environmental Law and Energy Regulation
- IX. Family Law
- X. Wills and Trusts

Economics & Personal Finance - Economics

- III. Economic Institutions and Incentives
- V. Market Structures
- VII. The Role of Government
- VIII. Global Economic Concepts

Economics & Personal Finance - Personal Finance

- IV. Saving and Investing
- VII. Using Credit
- VIII. Protecting Against Risk

Entrepreneurship

- III. Economics
- VIII. Legal

Information Technology

- I. Impact on Society
- III. Digital Citizenship
- IX. Web Development and Design
- XIII. Data and Network Infrastructures
- XV. Security and Risk Management

International Business

- II. The Global Business Environment
- IV. Global Business Ethics and Social Responsibility
- V. Organizational Structures for International Business Activities
- VI. International Trade
- VII. International Management
- VIII. International Marketing
- IX. International Finance

Management

- III. Business Organizations
- V. Ethics and Social Responsibility
- VI. Human Resource Management
- VII. Organized Labor
- IX. Industry Analysis
- XII. Global Perspective

Marketing

- I. Foundations of Marketing
- III. External Factors
- IV. The Marketing Mix

Business Management

Objectives

- Analyze the management functions and their implementation and integration within the business environment
- Analyze management theories and their application within the business environment
- Analyze the organization of a business
- Develop personal management skills to function effectively and efficiently in a business environment
- Examine the role of ethics and social responsibility in decision making
- Describe human resource functions and their importance to an organization's successful operation
- Describe the role of organized labor and its influence on government and business
- Utilize information and technology tools to conduct business effectively and efficiently
- Analyze a business organization's competitive position within the industry
- Analyze financial data influenced by internal and external factors in order to make short-terms and long-term decisions
- Apply operations management principles and procedures to the design of an operations plan
- Examine the issues of business culture and its impact on managing in the global environment

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

- II. Financial Reports
- III. Financial Analysis
- VI. Interpretation and Use of Data

Business Law

- I. Basics of the Law
- II. Contract Law, Law of Sales, and Consumer Law
- III. Agency and Employment
- IV. Business Organizations
- V. Property Law
- VI. Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy
- VII. Computer Law
- VIII. Environmental Law and Energy Regulation

Career Development

- III. Career Readiness Expectations

Communication

- II. Interpersonal Skills

Entrepreneurship

- II. Entrepreneurial Trends
- VII. Management
- VIII. Legal

Information Technology

- I. Impact on Society
- II. Information Literacy
- III. Digital Citizenship
- VI. Input Technologies
- XI. Project Management and Systems Analysis
- XVII. Information Technology and Business Functions

International Business

- II. The Global Business Environment
- III. International Business Communication
- IV. Global Business Ethics and Social Responsibility
- V. Organizational Structures for International Business Activities
- VII. International Management
- IX. International Finance

Management

- I. Management Functions
- II. Management Theories
- III. Business Organizations
- IV. Personal Management Skills
- V. Ethics and Responsibility
- VI. Human Resource Management
- VII. Organized Labor
- VIII. Technology and Information Management
- IX. Industry Analysis
- X. Financial Decision Making
- XI. Operations Management
- XII. Global Perspective

Entrepreneurship

Objectives

- Recognize that entrepreneurs possess unique characteristics and examine the role of innovation in entrepreneurial opportunities
- Recognize trends and social responsibilities can lead to entrepreneurial opportunities
- Apply economic concepts when making decisions for an entrepreneurial venture
- Develop a marketing vision to introduce a product or service
- Use the financial concepts and tools needed by the entrepreneur in making business decisions
- Recognize that entrepreneurs must establish, maintain, and analyze appropriate records to make business decisions
- Develop a management plan for an entrepreneurial venture
- Analyze how forms of business ownership, government regulations, and legal regulations affect entrepreneurial ventures
- Develop a business plan

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

- II. Financial Reports
- III. Financial Analysis
- IV. Accounting Principles
- V. Accounting Process
- VI. Interpretation and Use of Data
- VII. Compliance

Business Law

- I. Basics of the Law
- II. Contract Law, Law of Sales, and Consumer Law
- III. Agency and Employment
- IV. Business Organizations
- V. Property Law
- VI. Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy
- VII. Computer Law
- VIII. Environmental Law and Energy Regulation

Career Development

- III. Career Readiness Expectations
- V. Lifelong Learning

Communication

- I. Foundations of Communication
- II. Interpersonal Skills
- III. Written Communication
- IV. Spoken Communication

Economics & Personal Finance - Economics

- II. Economic Systems
- III. Economic Institutions and Incentives
- IV. Markets and Prices
- V. Market Structures
- VI. Productivity
- VII. The Role of Government
- VIII. Global Economic Concepts

Entrepreneurship

- I. Entrepreneurs and Entrepreneurial Opportunities
- II. Entrepreneurial Trends
- III. Economics
- IV. Marketing
- V. Finance
- VI. Accounting
- VII. Management
- VIII. Legal
- IX. Business Plans

Information Technology

- III. Digital Citizenship
- XVII. Information Technology and Business Functions

International Business

- II. The Global Business Environment
- III. International Business Communication
- IV. Global Business Ethics and Social Responsibility

Management

- I. Management Functions
- II. Management Theories
- III. Business Organizations
- IV. Personal Management Skills
- V. Ethics and Responsibility
- VI. Human Resource Management
- VII. Organized Labor
- VIII. Technology and Information Management
- IX. Industry Analysis
- X. Financial Decision Making
- XI. Operations Management
- XII. Global Perspective

Marketing

- I. Foundations of Marketing
- II. Consumers and Their Behavior
- III. External Factors
- IV. The Marketing Mix
- V. The Marketing Plan
- VI. Marketing Research

International Business

Objectives

- Explain the role of international business and identify its benefits and costs; analyze how it impacts business at all levels, including the local, state, national, and international levels
- Describe the interrelatedness of the social, cultural, political, legal, economic, and technological factors that shape and impact the global business environment
- Apply communication strategies necessary and appropriate for effective and mutually-beneficial international business relations
- Describe the factors that define what is considered ethical and socially responsible business behavior in a global business environment
- Identify forms of business ownership and entrepreneurial opportunities available in international business
- Relate balance of trade concepts to the import/export process
- Analyze special challenges in operations, human resources, and strategic management in international business
- Apply marketing concepts to international business situations
- Explain the concepts, role, and importance of international finance and risk management

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

- II. Financial Reports
- III. Financial Analysis
- IV. Accounting Principles
- V. Accounting Process
- VI. Interpretation and Use of Data
- VII. Compliance

Business Law

- I. Basics of the Law
- II. Contract Law, Law of Sales, and Consumer Law
- III. Agency and Employment
- IV. Business Organizations
- V. Property Law
- VI. Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy
- VII. Computer Law

Career Development

- II. Career Exploration & Research
- III. Career Readiness Expectations
- V. Lifelong Learning

Communication

- I. Foundations of Communication
- II. Interpersonal Skills
- III. Written Communication
- IV. Spoken Communication

Economics & Personal Finance - Economics

- II. Economic Systems
- III. Economic Institutions and Incentives
- VIII. Global Economic Concepts

Entrepreneurship

- I. Entrepreneurs and Entrepreneurial Opportunities
- IX. Business Plans

Information Technology

- III. Digital Citizenship
- XVII. Information Technology and Business Functions

International Business

- I. Foundations of International Business
- II. The Global Business Environment
- III. International Business Communication
- IV. Global Business Ethics and Social Responsibility
- V. Organizational Structures for International Business Activities
- VI. International Trade
- VII. International Management
- IX. International Finance

Management

- I. Management Functions
- III. Business Organizations
- V. Ethics and Responsibility
- VI. Human Resource Management
- XII. Global Perspective

Marketing

- I. Foundations of Marketing
- II. Consumers and Their Behavior
- III. External Factors
- IV. The Marketing Mix
- V. The Marketing Plan
- VI. Marketing Research

Finance Cluster

Coursework within the Finance Cluster should be designed to provide students a curriculum to meet the following standards.

- Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.
- Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
- Plan, staff, lead and organize human resources in finance to enhance employee productivity and job satisfaction.
- Determine effective tools, techniques and systems to communicate and deliver value to finance customers.
- Create and maintain positive, ongoing relationships with finance customers.
- Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.
- Implement safety, health and environmental controls to ensure a safe and productive finance work workplace.
- Describe and follow laws regulations and ethical standards that affect finance operations and transactions.
- Plan, manage and maintain the use of financial resources to protect solvency.
- Plan, organize and manage a finance organization/department.
- Plan, monitor and manage day-to-day activities required to sustain continued business functioning.
- Access, evaluate and disseminate financial information to enhance financial decision-making processes.
- Manage a financial product or service mix in order to respond to market opportunities.
- Employ financial risk-management strategies and techniques used to minimize business loss.

(Common Career Technical Core, National Association of State Directors of Career Technical Education Consortium/National Career Technical Education Foundation. 2012.)

Finance Cluster Suggested Courses

Accounting

Objectives

- Explain the role that accountants play in business and society
- Describe career opportunities in the accounting profession
- Demonstrate the skills and competencies required to be successful in the accounting profession and/or in an accounting-related career
- Use an annual report and financial statements to make informed business decisions
- Assess the financial condition and operating results of a company and analyze and interpret financial statements and information to make informed business decisions
- 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
- Complete the steps in the accounting cycle in order to prepare the financial statements

NATIONAL STANDARDS FOR BUSINESS EDUCATION Accounting

- I. The Accounting Profession
- II. Financial Reports
- III. Financial Analysis
- IV. Accounting Principles
- V. Accounting Process
- VI. Interpretation and Use of Data
- VII. Compliance

Business Law

- I. Basics of the Law
- II. Contract Law, Law of Sales, and Consumer Law
- IV. Business Organizations
- VI. Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy

Career Development

- III. Career Readiness Expectations
- V. Lifelong Learning

Communication

- I. Foundations of Communication
- II. Interpersonal Skills
- III. Written Communication
- IV. Spoken Communication

Economics & Personal Finance–Economics

- II. Economic Systems
- III. Economic Institutions and Incentives
- VIII. Global Economic Concepts

Economics & Personal Finance–Personal Finance

- VI. Banking and Financial Institutions

Entrepreneurship

- I. Entrepreneurs and Entrepreneurial Opportunities
- V. Finance
- VI. Accounting
- VII. Management
- VIII. Legal
- IX. Business Plans

Information Technology

- II. Information Literacy
- III. Digital Citizenship
- VII. Applications
- XVII. Information Technology and Business Functions

International Business

- I. Foundations of International Business
- II. The Global Business Environment
- III. International Business Communication
- V. Organizational Structures for International Business Activities
- IX. International Finance

Management

- I. Management Functions
- III. Business Organizations
- V. Ethics and Responsibility
- VI. Human Resource Management
- VIII. Technology and Information Management
- X. Financial Decision Making

Marketing

- I. Foundations of Marketing
- VI. Marketing Research

Business Economics

Objectives

- Assess opportunity costs and trade-offs involved in making choices about how to use scarce economic resources
- Explain why societies develop economic systems, identify the basic features of different economic systems, and analyze the major features of the U.S. economic Systems
- Analyze the role of core economic institutions and incentives in the U.S. economy
- Analyze the role of markets and prices in the U.S. Economy
- Analyze the different types of market structures and the effect they have on the price and the quality of the goods and services produced
- Explain the importance of productivity and analyze how specialization, division of labor, investment in physical and human capital, and technological change affect productivity and global trade
- Analyze the role of government in economic systems especially the role of government in the U.S. economy
- Examine the role of trade, protectionism, and monetary markets in the global economy
- Analyze how the U.S. economy functions as a whole and describe selected macroeconomic measures of economic activity

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

VI. Interpretation and Use of Data

Business Law

- I. Basics of the Law
- II. Contract Law, Law of Sales, and Consumer Law
- III. Agency and Employment
- IV. Business Organizations
- VI. Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy
- VIII. Environmental Law and Energy Regulation

Career Development

II. Career Exploration & Research

Economics & Personal Finance–Economics

- I. Allocation of Resources
- II. Economic Systems
- III. Economic Institutions and Incentives
- IV. Markets and Prices
- V. Market Structures
- VI. Productivity
- VII. The Role of Government
- VIII. Global Economic Concepts
- IX. Aggregate Supply and Aggregate Demand

Economics & Personal Finance–Personal Finance

V. Buying Goods and Services

Entrepreneurship

- II. Entrepreneurial Trends
- III. Economics
- IV. Marketing
- VII. Management
- VIII. Legal

Information Technology

- I. Impact on Society
- III. Digital Citizenship

International Business

- I. Foundations of International Business
- II. The Global Business Environment
- V. Organizational Structures for International Business Activities
- VI. International Trade
- VII. International Management
- VIII. International Marketing
- IX. International Finance

Management

- I. Management Functions
- III. Business Organizations
- VI. Human Resource Management
- VII. Organized Labor
- VIII. Technology and Information Management
- IX. Industry Analysis
- X. Financial Decision Making
- XI. Operations Management
- XII. Global Perspective

Marketing

- I. Foundations of Marketing
- II. Consumers and Their Behavior
- III. External Factors
- IV. The Marketing Mix
- V. The Marketing Plan
- VI. Marketing Research

Personal Finance

Objectives

- Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers
- Identify various forms of income and analyze factors that affect income as a part of the career decision-making process
- Develop and evaluate a spending/savings plan
- Evaluate savings and investment options to meet short- and long-term goals
- Apply a decision-making model to maximize consumer satisfaction when buying goods and services
- Evaluate services provided by financial deposit institutions to transfer funds
- Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit
- Analyze choices available to consumers for protection against risk and financial loss

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

- VI. Interpretation and Use of Data
- VII. Compliance

Business Law

- II. Contract Law, Law of Sales, and Consumer Law
- VI. Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy

Career Development

- I. Strategic Career Planning

Communication

- V. Employment Communication

Economics & Personal Finance–Economics

- I. Allocation of Resources

Economics & Personal Finance–Personal Finance

- I. Personal Decision Making
- II. Earning and Reporting Income
- III. Managing Finance and Budgeting
- IV. Saving and Investing
- V. Buying Goods and Services
- VI. Banking and Financial Institutions
- VII. Using Credit
- VIII. Protecting Against Risk

Information Technology

- II. Information Literacy
- XVII. Information Technology and Business Functions

International Business

- VIII. International Marketing
- IX. International Finance

Management

- IV. Personal Management Skills

Marketing

- I. Foundations of Marketing
- II. Consumer and Their Behavior

Finance Cluster Certification Options

- Microsoft Office Specialist (Excel)
- QuickBooks Certified User

Information Technology Cluster

Coursework in the Information Technology Cluster should provide student with the following knowledge and skills to ensure they are both college and career ready:

- Demonstrate effective professional communication skills and practices that enable positive customer relationships.
- Use product or service design processes and guidelines to produce a quality information technology (IT) product or service.
- Demonstrate the use of cross-functional teams in achieving IT project goals.
- Demonstrate positive cyber citizenry by applying industry accepted ethical practices and behaviors.
- Explain the implications of IT on business development.
- Describe trends in emerging and evolving computer technologies and their influence on IT practices.
- Perform standard computer backup and restore procedures to protect IT information.
- Recognize and analyze potential IT security threats to develop and maintain security requirements.
- Describe quality assurance practices and methods employed in producing and providing quality IT products and services.
- Describe the use of computer forensics to prevent and solve information technology crimes and security breaches.
- Demonstrate knowledge of the hardware components associated with information systems.
- Compare key functions and applications of software and determine maintenance strategies for computer systems.

(Common Career Technical Core, National Association of State Directors of Career Technical Education Consortium/National Career Technical Education Foundation, 2012.)

Information Technology Cluster Suggested Courses

Computer Maintenance and Management

Objectives

- Remove, upgrade, store, and install computer hardware and supportive applications
- Troubleshoot and repair computer hardware and resolve related application problems
- Install and customize operating system and utilities
- Connect needed external components
- Maintain operating system security
- Troubleshoot and repair network operating system connectivity
- Analyze security, privacy, and risk management issues
- Perform system maintenance and evaluate problem-solving processes
- Prepare students to obtain software industry certification(s) needed for a chosen career path

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Business Law

VII. Computer Law

Career Development

I. Strategic Career Planning

IV. School-to-Career Transitions

V. Lifelong Learning

Entrepreneurship

VII. Management

Information Technology

II. Information Literacy

III. Digital Citizenship

IV. Devices and Components

V. Operating Systems

VI. Input Technologies

VII. Applications

XI. Project Management and Systems Analysis

XIII. Data and Network Infrastructures

XIV. Information Technology Planning and Acquisition

XV. Security and Risk Management

XVI. End-User Support and Training

XVIII. Information Technology Careers

Management

VIII. Technology and Information Management

Database Management

Objectives

- Plan, develop, and implement an enterprise level (large-scale) database management system.
- Analyze, assess, and troubleshoot enterprise level (large-scale) database management systems.
- Explain the options for converting legacy records to electronic database management systems.
- Prepare students to obtain software industry certification(s) needed for a chosen career path.

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Career Development

I. Strategic Career Planning

IV. School-to-Career Transitions

V. Lifelong Learning

Information Technology

II. Information Literacy

III. Digital Citizenship

IV. Devices and Components

VI. Input Technologies

VII. Applications

IX. Web Development and Design

X. Database Management Systems

XI. Project Management and Systems Analysis

XIV. Information Technology Planning and Acquisition

XV. Security and Risk Management

XVI. End-User Support and Training

XVIII. Information Technology Careers

Management

VIII. Technology and Information Management

Integrated Computer Applications

Objectives

- Use the collaborative features of applications (office productivity software) to accomplish organizational tasks
- Apply advanced features of applications (office productivity software) for productivity
- Demonstrate the transferability of skills between applications
- Prepare students to obtain software industry certification(s) needed for a chosen career path

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Career Development

- I. Strategic Career Planning
- II. Career Exploration & Research
- IV. School-to-Career Transitions
- V. Lifelong Learning

Communication

- I. Foundations of Communication
- III. Written Communication
- IV. Spoken Communication
- V. Employment Communication

Entrepreneurship

- VI. Accounting
- VII. Management

Information Technology

- I. Impact on Society
- II. Information Literacy
- III. Digital Citizenship
- IV. Devices and Components
- VI. Input Technologies
- VII. Applications
- IX. Web Development and Design
- X. Database Management Systems
- XIV. Information Technology Planning and Acquisition
- XV. Security and Risk Management
- XVI. End-User Support and Training
- XVII. Information Technology and Business Functions
- XVIII. Information Technology Careers

International Business

- III. International Business Communication
- VII. International Management

Management

- VIII. Technology and Information Management

Marketing

- III. External Factors

Multimedia Development

Multimedia encompasses: video and audio production, graphic design, web design, digital publishing, any presentation software, and animation.

Objectives

- Demonstrate knowledge and communication through the various multimedia programs
- Create and edit an original digital media production
- Design, develop, and deliver advanced web content and applications using authoring tools
- Analyze and develop multimedia delivery solutions for the appropriate audience
- Prepare students to obtain software industry certification(s) needed for a chosen career path

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Career Development

- I. Strategic Career Planning
- IV. School-to-Career Transitions
- V. Lifelong Learning

Communication

- I. Foundations of Communication
- III. Written Communication
- IV. Spoken Communication

Entrepreneurship

- III. Economics
- IV. Marketing

Information Technology

- I. Impact on Society
- II. Information Literacy
- III. Digital Citizenship
- IV. Devices and Components
- VI. Input Technologies
- VII. Applications
- VIII. Digital Media
- IX. Web Development and Design
- X. Database Management Systems
- XIV. Information Technology Planning and Acquisition
- XV. Security and Risk Management
- XVI. End-User Support and Training
- XVII. Information Technology and Business Functions
- XVIII. Information Technology Careers

International Business

- III. International Business Communication

Management

- ECONOMICS & PERSONAL FINANCE - Personal Management Skills
- VIII. Technology and Information Management

Marketing

- III. External Factors

Network Systems

Objectives

- Identify network architecture and topologies
- Design and develop network infrastructure
- Apply virtualization technology to servers, networks, storage and related infrastructure
- Students will use troubleshooting strategies to solve technical problems
- Prepare students to obtain software industry certification(s) needed for a chosen career path

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Career Development

- I. Strategic Career Planning
- IV. School-to-Career Transitions
- V. Lifelong Learning

Information Technology

- I. Impact on Society
- II. Information Literacy
- III. Digital Citizenship
- IV. Devices and Components
- V. Operating Systems
- VI. Input Technologies
- VII. Applications
- XI. Project Management and Systems Analysis
- XIII. Data and Network Infrastructures
- XIV. Information Technology Planning and Acquisition
- XV. Security and Risk Management
- XVI. End-User Support and Training
- XVII. Information Technology and Business Functions
- XVIII. Information Technology Careers

Management

- VIII. Technology and Information Management

Programming and Application Development

Objectives

- Identify and define object-oriented programming terminology.
- Demonstrate the ability to code using object-oriented programming
- Identify and explain programming structures
- Choose the appropriate language or applications development tool for specific tasks
- Apply design principles to programming tasks
- Develop programs and applications for a variety of platforms
- Prepare students to obtain software industry certification(s) needed for a chosen career path

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Career Development

- I. Strategic Career Planning
- IV. School-to-Career Transitions
- V. Lifelong Learning

Information Technology

- I. Impact on Society
- II. Information Literacy
- III. Digital Citizenship
- IV. Devices and Components
- V. Operating Systems
- VI. Input Technologies
- VII. Applications
- XI. Project Management and Systems Analysis
- XII. Programming and Application Development
- XIV. Information Technology Planning and Acquisition
- XV. Security and Risk Management
- XVI. End-User Support and Training
- XVII. Information Technology and Business Functions
- XVIII. Information Technology Careers

Information Technology Cluster Certification Options

- Adobe Certified Associate
- Apple
- Autodesk
- Cisco
- CompTIA
- Google
- Internet and Computing Core Certification (IC³)
- Microsoft Technology Associate
- Oracle

Marketing Cluster

Coursework in the Marketing Cluster should provide student with the following knowledge and skills to ensure they are both college and career ready:

- Describe the impact of economics, economics systems and entrepreneurship on marketing.
- Implement marketing research to obtain and evaluate information for the creation of a marketing plan.
- Plan, monitor, manage and maintain the use of financial resources for marketing activities.
- Plan, monitor and manage the day-to-day activities required for continued marketing business operations.
- Describe career opportunities and the means to achieve those opportunities in each of the Marketing Career Pathways.
- Select, monitor and manage sales and distribution channels.
- Determine and adjust prices to maximize return while maintaining customer perception of value.
- Obtain, develop, maintain and improve a product or service mix in response to market opportunities.
- Communicate information about products, services, images and/or ideas to achieve a desired outcome.
- Use marketing strategies and processes to determine and meet client needs and wants.

(Common Career Technical Core, National Association of State Directors of Career Technical Education Consortium/National Career Technical Education Foundation. 2012.)

Marketing Cluster Suggested Courses

Cooperative Work Experience

Objectives

- Acquire and apply self-knowledge to understand one's abilities, strengths, interests, skills and talents, as seen by others, to develop personal, learning and career goals
- Use career clusters and pathways in order to understand their relationship to educational achievement and life-long learning
- Demonstrate the ability to apply self-knowledge for successful career planning and management using career clusters
- Understand how academic, technical, cross-cluster and employability skills are needed to obtain or create, maintain and advance in one's career
- Demonstrate how the ongoing attainment of knowledge and skills enhance one's ability to function and transition effectively in a diverse and changing economy
- Communicate effectively for employment success
- Demonstrate and understanding of the ethics, skills, values expected in the workplace
- Demonstrate the cooperative qualities necessary for working with others

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

- I. The Accounting Profession

Business Law

- I. The Law, Ethics, and Social Responsibility

Career Development

- I. Strategic Career Planning
- II. Career Exploration & Research
- III. Career Readiness Expectations
- IV. School-to-Career Transitions
- V. Lifelong Learning

Communication

- I. Foundations of Communication
- II. Interpersonal Skills
- III. Written Communication
- IV. Spoken Communication
- V. Employment Communication

Economics & Personal Finance–Personal Finance

- I. Personal Decision Making

Entrepreneurship

- I. Entrepreneurs and Entrepreneurial Opportunities
- VII. Management

Information Technology

- I. Impact on Society
- II. Information Literacy
- III. Digital Citizenship

International Business

- I. Foundations of International Business
- II. The Global Business Environment
- III. International Business Communication
- IV. Global Business Ethics and Social Responsibility

Management

- I. Management Functions
- IV. Personal Management Skills
- V. Ethics and Social Responsibility
- XII. Global Perspective

Marketing

- I. Foundations of Marketing
- II. Consumers and Their Behavior
- III. External Factors

Hospitality and Tourism

Objectives

- Describe the key components of marketing and promoting hospitality and tourism products and services
- Evaluate the nature and scope of the Hospitality & Tourism Career Cluster™ and the role of hospitality and tourism in society and the economy
- Demonstrate hospitality and tourism customer service skills that meet customers' needs
- Describe employee rights and responsibilities and employers' obligations concerning occupational health and safety in the hospitality and tourism workplace
- Identify potential, real and perceived hazards and emergency situations and determine the appropriate safety and security measures in the hospitality and tourism workplace
- Describe career opportunities and means to attain those opportunities in each of the Hospitality & Tourism Career Pathways
- Explain the roles, responsibilities, policies and procedures of the lodging industry
- Explore the fundamental elements associated with recreation, amusement and attraction venues
- Explain the roles, responsibilities, policies and procedures of the restaurant & food/beverage services
- Explore the fundamental elements associated with travel and tourism

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Business Law

- I. The Law, Ethics, and Social Responsibility
- III. Agency and Employment

Career Development

- I. Strategic Career Planning
- II. Career Exploration & Research
- III. Career Readiness Expectations
- IV. School-to-Career Transitions
- V. Lifelong Learning

Communication

- I. Foundations of Communication
- II. Interpersonal Skills
- III. Written Communication
- IV. Spoken Communication

Economics & Personal Finance-Economics

- I. Allocation of Resources
- IV. Markets and Prices

Entrepreneurship

- III. Economics
- IV. Marketing
- VII. Management

Information Technology

- I. Impact on Society
- II. Information Literacy
- III. Digital Citizenship
- VII. Applications

International Business

- I. Foundations of International Business
- II. The Global Business Environment
- III. International Business Communication
- IV. Global Business Ethics and Social Responsibility
- V. Organizational Structures for International Business Activities
- VI. International Trade
- VII. International Management
- VIII. International Marketing
- IX. International Finance

Management

- I. Management Functions
- II. Management Theories
- III. Business Organizations
- V. Ethics and Social Responsibility
- VI. Human Resource Management
- VII. Organized Labor
- VIII. Technology and Information Management
- IX. Industry Analysis
- X. Financial Decision Making
- XII. Global Perspective

Marketing

- I. Foundations of Marketing
- II. Consumers and Their Behavior
- III. External Factors
- IV. The Marketing Mix
- V. The Marketing Plan
- VI. Marketing Research

Marketing

Objectives

- Examine the roles of marketing and analyze the impact of marketing on the individual, business, and society
- Determine how external factors influence/dictate marketing decisions
- Describe the characteristics of a product and stages of product development, including pricing
- Apply distribution processes and methods to develop distribution plans
- Demonstrate the four general forms of promotion and determine how each contributes to successful marketing
- Identify the characteristics, motivation and behaviors of consumers
- Develop a marketing plan encompassing all of the necessary components
- Demonstrate an understanding of the principles of social marketing and the global marketplace
- Understand the role of marketing research in decision making
- Apply techniques and strategies to convey ideas and information through marketing communications
- Create and manage merchandising activities to respond to market opportunities that provide for client needs and wants
- Apply sales technique to meet client needs and wants
- Explore career opportunities and means to attain those opportunities within the Marketing Cluster®

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

- II. Financial Reports
- III. Financial Analysis
- VI. Interpretation of Data

Business Law

- I. Basic of Law
- II. Contract Law, Law of Sales, and Consumer Law

Career Development

- I. Strategic Career Planning
- II. Career Exploration & Research
- III. Career Readiness Expectations
- IV. School-to-Career Transitions
- V. Lifelong Learning

Communication

- I. Foundations of Communication
- II. Interpersonal Skills
- III. Written Communication
- IV. Spoken Communication

Economics & Personal Finance–Economics

- I. Allocation of Resources
- IV. Markets and Prices
- V. Market Structures
- VIII. Global Economic Concepts

Economics & Personal Finance–Personal Finance

- I. Personal Decision Making
- V. Buying Goods and Services

Entrepreneurship

- II. Entrepreneurial Trends
- III. Economics
- IV. Marketing
- IX. Business Plans

Information Technology

- I. Impact on Society
- II. Information Literacy
- III. Digital Citizenship
- VII. Applications

International Business

- I. Foundations of International Business
- II. The Global Business Environment
- III. International Business Communication
- IV. Global Business Ethics and Social Responsibility
- V. Organizational Structures for International Business Activities
- VI. International Trade
- VII. International Management
- VIII. International Marketing
- IX. International Finance

Management

- I. Management Functions
- II. Management Theories
- III. Business Organizations
- V. Ethics and Social Responsibility
- VI. Human Resource Management
- VII. Organized Labor
- VIII. Technology and Information Management
- IX. Industry Analysis
- X. Financial Decision Making
- XI. Operations Management
- XII. Global Perspective

Marketing

- I. Foundations of Marketing
- II. Consumers and Their Behavior
- III. External Factors
- IV. The Marketing Mix
- V. The Marketing Plan
- VI. Marketing Research

School-Based Enterprises

Objectives

- Create and analysis financial statements
- Apply security, safety and health processes
- Conduct market research
- Identify market, target market and market segments
- Apply inventory management principles
- Apply pricing strategies
- Identify distribution channels
- Implement promotional strategies
- Develop effective sales strategies
- Establish positive workplace environment

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

- II. Financial Reports
- III. Financial Analysis
- IV. Accounting Principles
- V. Accounting Process
- VI. Interpretation of Data
- VII. Compliance

Business Law

- I. Basic of Law
- II. Contract Law, Law of Sales, and Consumer Law

Communication

- I. Foundations of Communication
- II. Interpersonal Skills
- III. Written Communication
- IV. Spoken Communication

Economics & Personal Finance–Economics

- IV. Markets and Prices
- V. Market Structures

Economics & Personal Finance–Personal Finance

- I. Personal Decision Making
- V. Buying Goods and Services

Entrepreneurship

- III. Economics
- IV. Marketing
- IX. Business Plans

Information Technology

- I. Impact on Society
- II. Information Literacy
- III. Digital Citizenship

Management

- I. Management Functions
- II. Management Theories
- III. Business Organizations
- IV. Personal Management Skills
- V. Ethics and Social Responsibility
- VI. Human Resource Management
- VIII. Technology and Information Management
- X. Financial Decision Making

Marketing

- I. Foundations of Marketing
- II. Consumers and Their Behavior
- III. External Factors
- IV. The Marketing Mix
- V. The Marketing Plan
- VI. Marketing Research

Sports and Entertainment

Objectives

- Examine the history and evolution of sports and entertainment and analyze the impact on individual business and society
- Demonstrate promotional competencies and other competencies needed by management
- Examine the purpose of branding and the process of licensing
- Identify promotion and sales methods
- Develop a marketing plan encompassing all the necessary components
- Examine the impact of sponsorship and endorsement
- Identify factors influencing operations
- Develop positioning strategies
- Demonstrate skills needed in planning, organizing, implementing and evaluating a public relations campaign
- Explore the advances and impact of social media
- Explore careers within Sports & Entertainment

NATIONAL STANDARDS FOR BUSINESS EDUCATION

Accounting

- II. Financial Reports
- III. Financial Analysis
- IV. Accounting Principles
- V. Accounting Process
- VI. Interpretation of Data
- VII. Compliance

Business Law

- I. Basic of Law
- II. Contract Law, Law of Sales, and Consumer Law
- III. Agency and Employment
- VI. Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy

Career Development

- I. Strategic Career Planning
- II. Career Exploration & Research
- III. Career Readiness Expectations
- IV. School-to-Career Transitions
- V. Lifelong Learning

Communication

- I. Foundations of Communication
- II. Interpersonal Skills
- III. Written Communication
- IV. Spoken Communication

Economics & Personal Finance–Economics

- IV. Markets and Prices
- V. Market Structures

Economics & Personal Finance–Personal Finance

- I. Personal Decision Making
- V. Buying Goods and Services

Entrepreneurship

- II. Entrepreneurial Trends
- III. Economics
- IV. Marketing
- V. Finance
- VI. Accounting
- VII. Management
- IX. Business Plans

Information Technology

- I. Impact on Society
- II. Information Literacy
- III. Digital Citizenship
- VII. Applications

International Business

- II. The Global Business Environment
- III. International Business Communication
- VII. International Management
- VIII. International Marketing
- IX. International Finance

Management

- I. Management Functions
- III. Business Organizations
- V. Ethics and Social Responsibility
- VI. Human Resource Management
- VIII. Technology and Information Management
- IX. Industry Analysis
- X. Financial Decision Making
- XII. Global Perspective

Marketing

- I. Foundations of Marketing
- II. Consumers and Their Behavior
- III. External Factors
- IV. The Marketing Mix
- V. The Marketing Plan
- VI. Marketing Research

Framework for Business Education in Montana

Crosswalk to the National Standards for Business Education (Fourth Edition; 2013)

NBEA National Business Education Association	Business Education Foundations					Business Management & Administration					Finance		Information Technology					Marketing							
	Keyboarding or Input Technology	Computer Applications	Business Ethics	Communication	Career Development	Financial Literacy	Business Communication	Business Law	Business Management	Entrepreneurship	International Business	Accounting	Business Economics	Personal Finance	Computer Maintenance and Management	Database Management	Integrated Computer Applications	Multimedia Development	Network Systems	Programming and Application Development	Cooperative Work Experience	Hospitality and Tourism	Marketing	School-Based Enterprise	Sports and Entertainment
National Standards for Business Education																									
ACCOUNTING																									
I. The Accounting Profession			X	X	X		X					X									X				
II. Financial Reports							X	X	X	X	X	X											X	X	X
III. Financial Analysis			X						X	X	X	X											X	X	X
IV. Accounting Principles			X					X	X	X	X	X											X	X	
V. Accounting Process										X	X	X												X	X
VI. Interpretation and Use of Data							X			X	X	X	X	X									X	X	X
VII. Compliance								X		X	X	X		X									X	X	
BUSINESS LAW																									
I. Basics of the Law			X		X			X	X	X	X	X	X								X	X	X	X	X
II. Contract Law, Law of Sales, and Consumer Law		X	X			X		X	X	X	X	X	X	X									X	X	X
III. Agency and Employment			X					X	X	X	X		X									X		X	
IV. Business Organizations								X	X	X	X	X	X												X
V. Property Law			X					X	X	X	X														
VI. Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy								X	X	X	X	X	X	X											
VII. Computer Law		X	X					X	X	X	X				X										
VIII. Environmental Law and Energy Regulation								X	X	X			X												
IX. Family Law								X																	
X. Wills and Trusts								X																	
CAREER DEVELOPMENT																									
I. Strategic Career Planning					X	X	X							X	X	X	X	X	X	X	X	X	X	X	X
II. Career Exploration & Research				X	X						X		X			X					X	X	X	X	X
III. Career Readiness Expectations			X	X	X		X		X	X	X	X									X	X	X	X	X
IV. School-to-Career Transition					X		X								X	X	X	X	X	X	X	X	X	X	X
V. Lifelong Learning					X					X	X	X			X	X	X	X	X	X	X	X	X	X	X
COMMUNICATION																									
I. Foundations of Communication		X	X	X	X		X			X	X	X				X	X				X		X	X	X
II. Interpersonal Skills			X	X	X		X		X	X	X	X									X	X	X	X	X
III. Written Communication	X	X	X	X			X			X	X	X				X	X				X	X	X	X	X
IV. Spoken Communication		X		X			X			X	X	X				X	X				X	X	X	X	X
V. Employment Communication			X	X	X		X							X		X					X				
ECONOMICS & PERSONAL FINANCE - ECONOMICS																									
I. Allocation of Resources													X	X								X	X		
II. Economic Systems										X	X	X	X												
III. Economic Institutions and Incentives			X			X		X		X	X	X	X												
IV. Markets and Prices										X			X									X	X	X	X
V. Market Structures								X		X			X										X	X	X
VI. Productivity										X			X												
VII. The Role of Government			X			X		X		X		X													
VIII. Global Economic Concepts								X		X	X	X	X										X		
IX. Aggregate Supply and Aggregate Demand													X												
ECONOMICS & PERSONAL FINANCE - PERSONAL FINANCE																									
I. Personal Decision Making			X		X	X								X							X		X	X	X
II. Earning and Reporting Income				X	X	X								X											
III. Managing Finances and Budgeting						X								X											
IV. Saving and Investing						X		X						X											
V. Buying Goods and Services						X							X	X									X	X	X
VI. Banking and Financial Institutions						X						X		X											
VII. Using Credit						X		X						X											
VIII. Protecting Against Risk						X		X						X											

Framework for Business Education in Montana

Crosswalk to the National Standards for Business Education (Fourth Edition; 2013)

	Business Education Foundations					Business Management & Administration				Finance		Information Technology					Marketing								
	Keyboarding or Input Technology	Computer Applications	Business Ethics	Communication	Career Development	Financial Literacy	Business Communication	Business Law	Business Management	Entrepreneurship	International Business	Accounting	Business Economics	Personal Finance	Computer Maintenance and Management	Database Management	Integrated Computer Applications	Multimedia Development	Network Systems	Programming and Application Development	Cooperative Work Experience	Hospitality and Tourism	Marketing	School-Based Enterprise	Sports and Entertainment
National Standards for Business Education																									
ENTREPRENEURSHIP																									
I. Entrepreneurs and Entrepreneurial Opportunities																									
II. Entrepreneurial Trends																									
III. Economics																									
IV. Marketing																									
V. Finance																									
VI. Accounting																									
VII. Management																									
VIII. Legal																									
IX. Business Plans																									
INFORMATION TECHNOLOGY																									
I. Impact on Society																									
II. Information Literacy																									
III. Digital Citizenship																									
IV. Devices and Components																									
V. Operating Systems																									
VI. Input Technologies																									
VII. Applications																									
VIII. Digital Media																									
IX. Web Development and Design																									
X. Database Management Systems																									
XI. Project Management and Systems Analysis																									
XII. Programming and Application Development																									
XIII. Data and Networking Infrastructures																									
XIV. Information Technology Planning and Acquisition																									
XV. Security and Risk Management																									
XVI. End-User Support and Training																									
XVII. Information Technology and Business Functions																									
XVIII. Information Technology Careers																									
INTERNATIONAL BUSINESS																									
I. Foundations of International Business																									
II. The Global Business Environment																									
III. International Business Communication																									
IV. Global Business Ethics and Social Responsibility																									
V. Organizational Structures for International Business Activities																									
VI. International Trade																									
VII. International Management																									
VIII. International Marketing																									
IX. International Finance																									
MANAGEMENT																									
I. Management Functions																									
II. Management Theories																									
III. Business Organization																									
IV. Personal Management Skills																									
V. Ethics and Social Responsibility																									
VI. Human Resource Management																									
VII. Organized Labor																									
VIII. Technology and Information Management																									
IX. Industry Analysis																									
X. Financial Decision Making																									
XI. Operations Management																									
XII. Global Perspective																									
MARKETING																									
I. Foundations of Marketing																									
II. Consumers and Their Behavior																									
III. External Factors																									
IV. The Marketing Mix																									
V. The Marketing Plan																									
VI. Marketing Research																									

Framework for Business Education in Montana

Crosswalk to the Business Professionals of America Workplace Skills Assessment Program (Secondary and Post-Secondary 2017-2018)

Framework for Business Education in Montana Crosswalk with Business Professionals of America																										
 Today's students. Tomorrow's business professionals.	Business Education Foundations					Business Management & Administration					Finance		Information Technology					Marketing								
	Keyboarding or Input Media	Computer Applications	Business Ethics	Communication	Career Development	Financial Literacy	Business Communication	Business Law	Business Management	Entrepreneurship	International Business	Accounting	Business Economics	Personal Finance	Computer Maintenance and Management	Database Management	Integrated Computer Applications	Multimedia Development	Network Systems	Programming and Application Development	Cooperative Work Experience	Hospitality and Tourism	Marketing	School-Based Enterprise	Sports and Entertainment	
COMPETITIVE EVENTS																										
Virtual																										
(V01) Virtual Multimedia and Promotion — Individual		X		X	X													X					X			
(V02) Virtual Multimedia and Promotion — Team		X		X	X													X					X			
(V03) Software Engineering Team		X		X	X												X	X		X						
(V04) Web Application Team		X		X	X											X	X	X		X			X			
(V05) Mobile Applications		X		X	X											X		X		X						
(V06) Promotional Photography		X		X	X													X					X			
(V08) Start-up Enterprise Team		X		X	X		X		X	X	X	X	X					X					X			
Finance																										
(100) Fundamental Accounting (S)					X	X			X	X		X		X												
(105) College Accounting (PS)					X	X			X	X		X		X												
(110) Advanced Accounting (S)					X	X			X	X		X		X												
(115) Advanced College Accounting (PS)					X	X			X	X		X		X												
(125) Payroll Accounting (S)					X	X			X	X		X		X												
(130) College Payroll Accounting (PS)					X	X			X	X		X		X												
(135) Managerial Accounting (PS)					X	X			X	X		X		X												
(140) Federal Income Tax Accounting (PS)					X	X			X	X		X		X												
(145) Banking & Finance					X	X						X	X	X												
(150) Financial Analyst Team					X	X			X			X		X												
(155) Economic Research Individual (S)	X	X		X	X	X					X	X	X	X				X					X			
(160) Economic Research Team (S)	X	X		X	X	X					X	X	X	X				X					X			
(165) Personal Financial Management Concepts					X	X						X	X	X												
(190) Financial Math & Analysis Concepts — Open Event					X	X			X			X	X	X												
Business Administration																										
(200) Fundamental Word Processing	X	X		X	X		X																			
(205) Intermediate Word Processing	X	X		X	X		X																			
(210) Advanced Word Processing	X	X		X	X		X																			
(215) Integrated Office Applications	X	X		X	X	X	X									X	X	X								
(220) Basic Office Systems & Procedures	X	X		X	X	X	X									X	X									
(225) Advanced Office Systems & Procedures	X	X		X	X	X	X									X	X									
(230) Fundamental Spreadsheet Applications	X	X		X	X				X			X	X	X			X									
(235) Advanced Spreadsheet Applications	X	X		X	X				X			X	X	X			X									
(240) Database Applications	X	X		X					X	X						X	X									
(245) Legal Office Procedures	X	X	X	X	X		X	X																		
(250) Medical Office Procedures	X	X	X	X	X		X																			
(255) Administrative Support Team	X	X		X	X	X	X					X	X	X		X	X	X								
(260) Administrative Support Research Project (S)	X	X	X	X	X		X		X									X					X			
(265) Business Law & Ethics — Pilot			X					X																		
(270) ICD-10 Diagnostic Coding (PS) — Pilot				X	X																					
(290) Administrative Support Concepts — Open Event	X	X	X	X	X	X	X		X				X		X	X	X									

Framework for Business Education in Montana

Crosswalk to the Business Professionals of America Workplace Skills Assessment Program (Secondary and Post-Secondary 2017-2018)

Framework for Business Education in Montana Crosswalk with Business Professionals of America																									
 Today's students. Tomorrow's business professionals.	Business Education Foundations					Business Management & Administration					Finance		Information Technology					Marketing							
	Key Boarding or Input Media	Computer Applications	Business Ethics	Communication	Career Development	Financial Literacy	Business Communication	Business Law	Business Management	Entrepreneurship	International Business	Accounting	Business Economics	Personal Finance	Computer Maintenance and Management	Database Management	Integrated Computer Applications	Multimedia Development	Network Systems	Programming and Application Development	Cooperative Work Experience	Hospitality and Tourism	Marketing	School-Based Enterprise	Sports and Entertainment
COMPETITIVE EVENTS																									
Management Information Systems																									
(300) Computer Network Technology						X									X				X	X					
(305) PC Servicing & Troubleshooting						X									X				X	X					
(310) Network Administration Using Microsoft®						X									X	X			X	X					
(315) Systems Administration Using Cisco®						X									X	X			X	X					
(320) Computer Security						X									X				X	X					
(325) Network Design Team						X									X	X		X	X	X					
(330) Visual Basic/C# Programming						X														X					
(335) C++ Programming						X														X					
(340) Java Programming						X														X					
(345) SQL Database Fundamentals						X										X				X					
(390) Computer Programming Concepts — Open Event			X		X															X					
(391) Information Technology Concepts — Open Event		X	X		X										X	X	X	X	X	X					
Digital Communication & Design																									
(400) Fundamental Desktop Publishing	X	X		X	X		X									X							X		
(405) Fundamentals of Web Design		X		X	X		X			X						X	X		X				X		
(410) Graphic Design Promotion		X	X	X	X		X									X	X						X		
(415) Digital Publishing	X	X		X	X		X									X	X						X		
(420) Digital Media Production		X		X	X		X										X						X		
(425) Computer Modeling					X												X		X						
(430) Video Production Team		X		X	X		X										X						X		
(435) Web Site Design Team		X	X		X		X										X		X				X		
(440) Computer Animation Team (S)		X			X												X		X						
(445) Broadcast News Production Team (S)		X		X	X		X										X								
Management, Marketing & Communication																									
(500) Global Marketing Team (S)	X	X	X	X	X	X	X			X	X	X	X				X	X			X	X	X	X	X
(505) Entrepreneurship	X	X	X	X	X	X	X	X	X	X		X	X			X	X			X	X	X	X	X	X
(510) Small Business Management Team	X	X	X	X	X	X	X	X	X	X		X	X			X	X			X	X	X	X	X	X
(515) Interview Skills	X	X	X	X	X		X			X						X				X			X		
(520) Advanced Interview Skills	X	X	X	X	X		X			X						X				X			X		
(525) Extemporaneous Speech (S)			X	X	X		X													X			X		
(530) Contemporary Issues (PS)			X	X	X		X	X	X																
(535) Human Resource Management			X	X	X		X	X	X												X	X	X	X	X
(540) Ethics & Professionalism (PS)			X	X	X		X	X	X			X	X	X						X	X	X	X	X	X
(545) Prepared Speech	X	X	X	X	X		X									X									
(550) Parliamentary Procedure Team (S)				X	X		X																		
(555) Presentation Management Individual		X		X	X		X									X	X					X			
(560) Presentation Management Team		X		X	X		X									X	X						X		
(590) Business Meeting Management Concepts — Open Event			X	X	X		X		X												X	X			X
(591) Management, Marketing & Human Resources Concepts — Open Event			X	X	X		X	X	X	X										X	X	X	X	X	X
(592) Parliamentary Procedures Concepts — Open Event				X	X		X																		
(593) Project Management Concepts — Open Event (PS)				X	X		X																X	X	

Framework for Business Education in Montana

Crosswalk to the DECA Competitive Events Program (2017-2018)

Framework for Business Education in Montana																									
Crosswalk with DECA: An Association of Marketing Students																									
 An Association of Marketing Students	Business Education Foundations					Business Management and					Finance		Information Technology					Marketing							
	Keyboarding or Input Media	Computer Applications	Business Ethics	Communication	Career Development	Financial Literacy	Business Communication	Business Law	Business Management	Entrepreneurship	International Business	Accounting	Business Economics	Personal Finance	Computer Maintenance and Management	Database Management	Integrated Computer Applications	Multimedia Development	Network Systems	Programming and Application Development	Cooperative Work Experience	Hospitality and Tourism	Marketing	School-Based Enterprise	Sports and Entertainment
COMPETITIVE EVENTS																									
Written Exams																									
Business Administration Core Exam			X	X			X	X	X	X			X		X								X		
Business Management and Administration Cluster Exam			X	X			X	X	X	X			X	X	X								X		X
Finance Cluster Exam			X	X			X	X	X	X			X	X	X	X							X		
Hospitality and Tourism Cluster Exam			X	X			X	X	X	X			X		X							X	X		X
Marketing Cluster Exam			X	X			X	X	X	X			X		X						X	X	X	X	X
Principles of Business Administration Events																									
Administration-PBM	X	X	X	X	X	X	X	X	X	X			X		X								X		X
Principles of Finance-PFN			X	X	X	X	X	X	X	X			X	X	X	X							X	X	
Principles of Hospitality and Tourism-PHT			X	X	X	X	X	X	X	X			X		X							X	X		
Principles of Marketing-PMK			X	X	X		X	X	X	X			X		X						X	X	X	X	X
Team Decision Making Events																									
Business Law and Ethics-BLTD			X	X	X	X	X	X	X	X	X	X	X										X	X	
Buying and Merchandising-BTDM			X	X	X	X	X	X	X	X			X		X						X		X	X	
Financial Services-FTDM			X	X	X	X	X	X	X	X			X	X	X						X		X	X	X
Hospitality Services-HTDM			X	X	X	X	X	X	X	X			X	X	X	X					X	X	X	X	
Marketing Communications-MTDM			X	X	X	X	X	X	X	X			X	X	X						X	X	X	X	X
Sports and Entertainment Marketing-STD			X	X	X	X	X	X	X	X			X		X							X	X		X
Entrepreneurship - ETDM			X	X	X	X	X	X	X	X			X	X								X	X	X	X
Travel and Tourism-TTDM			X	X	X	X	X	X	X	X			X		X						X	X	X		
Individual Series Events																									
Accounting Applications-ACT			X	X	X	X	X	X	X	X			X	X									X	X	
Apparel and Accessories Marketing-AAM			X	X	X	X	X	X	X	X			X	X							X	X	X	X	X
Automotive Services Marketing-ASM			X	X	X	X	X	X	X	X			X								X	X	X		X
Business Finance-BFS			X	X	X	X	X	X	X	X			X	X	X								X	X	
Business Services Marketing-BSM			X	X	X	X	X	X	X	X			X								X	X	X	X	X
Food Marketing-FMS			X	X	X	X	X	X	X	X			X								X	X	X	X	X
Hotel and Lodging Management-HLM			X	X	X	X	X	X	X	X			X	X	X							X	X		
Human Resources Management-HRM			X	X	X	X	X	X	X	X			X										X	X	
Marketing Management-MMS			X	X	X	X	X	X	X	X			X										X	X	
Quick Serve Restaurant Management-QSRM			X	X	X	X	X	X	X	X			X									X	X	X	
Restaurant and Food Service Management-RFSM			X	X	X	X	X	X	X	X			X									X	X	X	
Retail Merchandising-RMS			X	X	X	X	X	X	X	X			X										X	X	
Entrepreneurship Series-ENT			X	X	X	X	X	X	X	X			X	X		X					X	X	X	X	X
Sports and Entertainment Marketing-SEM			X	X	X	X	X	X	X	X			X								X	X	X		X
Personal Finance Literacy Event																									
Personal Financial Literacy-PFL			X		X	X	X			X			X		X										

Framework for Business Education in Montana

Crosswalk to the DECA Competitive Events Program (2017-2018)

Framework for Business Education in Montana																									
Crosswalk with DECA: An Association of Marketing Students																									
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COMPETITIVE EVENTS																									
Business Operations Research Events																									
Business Services–BOR		X		X	X	X	X		X	X		X	X	X								X	X	X	X
Buying and Merchandising–BMOR		X	X	X	X	X	X		X	X	X	X	X								X	X	X	X	X
Finance–FOR				X	X	X	X		X	X		X	X	X								X	X	X	X
Hospitality and Tourism–HTOR				X	X	X	X		X	X			X									X	X	X	X
Sports and Entertainment–SEOR				X	X	X	X		X	X			X									X	X	X	X
Chapter Team Events																									
Community Service Project–CSP		X	X	X	X	X	X		X	X							X				X		X		
Creative Marketing Project–CMP		X	X	X	X	X	X		X	X							X				X		X		
Entrepreneurship Promotion Project–EPP		X	X	X	X	X	X		X	X							X				X		X		
Financial Literacy Promotion Project–FLPP		X	X	X	X	X	X		X	X			X	X			X				X		X		
Learn and Earn Project–LEP		X	X	X	X	X	X		X	X							X				X		X		
Public Relations Project–PRP		X	X	X	X	X	X		X	X							X				X		X		
Business Management & Entrepreneurship Events																									
Entrepreneurship Innovation Plan–ENI		X		X	X	X	X		X	X		X	X				X				X	X	X	X	X
Business–ENPI		X		X	X	X	X		X	X		X	X	X			X				X	X	X	X	X
Business–ENPF		X		X	X	X	X		X	X		X	X	X			X				X	X	X	X	X
Entrepreneurship Written–ENW		X		X	X	X	X		X	X		X	X	X			X				X	X	X	X	X
Entrepreneurship-Growing Your Business–ENGB		X		X	X	X	X		X	X		X	X	X			X				X	X	X	X	X
International Business Plan–IBP		X		X	X	X	X		X	X	X	X	X				X				X	X	X	X	X
Marketing Representative Events																									
Advertising Campaign–ADC		X	X	X	X	X	X	X	X	X			X			X	X	X	X	X	X	X	X	X	X
Fashion Merchandising Promotion Plan–FMP		X	X	X	X	X	X	X	X	X		X	X				X				X	X	X	X	
Sports and Entertainment Promotion Plan–SEPP		X	X	X	X	X	X	X	X	X		X	X				X				X	X	X	X	X
Professional Selling Events																									
Financial Consulting–FCE			X	X	X	X	X	X	X	X		X	X										X		
Hospitality and Tourism Professional Selling–HTPS			X	X	X	X	X	X	X	X			X									X	X	X	X
Professional Selling Event–PSE			X	X	X	X	X	X	X	X			X									X	X	X	X
Online Events																									
Stock Market Game–SMG		X	X		X	X	X	X	X	X	X	X	X	X			X				X			X	
Virtual Business Challenge-Hotel Management-VBCHM		X	X		X	X	X		X	X			X				X				X	X	X	X	
Virtual Business Challenge-Personal Finance-VBCPF		X	X	X	X	X	X		X	X			X	X			X				X			X	
Virtual Business Challenge-Restaurant-VBCRS		X	X		X	X	X		X	X			X				X				X	X	X	X	
Virtual Business Challenge-Retail-VBCRT		X	X		X	X	X		X	X			X				X				X	X	X	X	
Virtual Business Challenge-Sports-VBCSP		X	X		X	X	X		X	X			X				X				X	X	X	X	X
H&R Dollars & Sense Challenge-DSC		X			X	X	X		X	X	X		X	X			X				X		X	X	

Framework for Business Education in Montana

The Framework Committee

The Framework for Business Education in Montana would not be possible without the expertise, leadership, and talents of Montana's Business and Marketing Education professionals. The Framework for Business Education in Montana Committee provided the insight and validation of this revision of the Framework. The Career, Technical, and Adult Education Division of the Montana Office of Public Instruction acknowledges and their contributions and with appreciation and recognition of their dedication to both the field and students of Business Education.

Business Education Foundations

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Denise Holland University of Montana-Western Dillon, Montana	Lisa Parker Business Professional of America, Montana Association Billings, Montana	

Business Management and Administration Cluster

Elaine Stedman, Chair Sidney High School Sidney, Montana	Doug Andersen Billings Career Center/Senior High School Billings, Montana	Julie Hanson White Sulphur Springs High School White Sulphur Springs, Montana
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Finance Cluster

Sandra Williams, Chair University of Montana Missoula, Montana	Janie McFarland Conrad High School Conrad, Montana	Jennifer Rohrer Simms High School Simms, Montana
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Information Technology Cluster

Scott Anderson, Chair Baker High School Baker, Montana	Kerri Cobb Bozeman High School Bozeman, Montana	Christy Hendricks Augusta High School Augusta, Montana
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Marketing Cluster

Josh Munro, Chair Glacier High School Kalispell, Montana	Krista Bergstrom Montana DECA Great Falls, Montana	Karey Conn Capital High School Helena, Montana
Keith Hoyer Belt High School Belt, Montana	John Stiles Montana DECA Bozeman, Montana	

Ex-Officio Members

Eric Swenson Business Education Specialist Office of Public Instruction Helena, Montana	Cheryl Graham* Bainville High School Bainville, Montana	Char Lawrence* Capital High School (Retired) Helena, Montana
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*Cheryl Graham served as the Business Education Foundations representative and Char Lawrence as the Cooperative Work Experience representative on the Secondary Business Education Program Guidelines Committee whose work set the foundation for updating the Framework for Business Education in Montana.