



## Financial Literacy and Economics Courses

**Montana financial literacy and economics courses are a subset of NCES (National Center for Education Statistics) standard codes. Along with the course code, a content description for each course is provided where financial literacy and/or economics is embedded within the course.**

### Mathematics

Course Code	Course Name	Endorsements	Course Description
02154	Business Mathematics	02S MAT, 12S BUS, 12S BM	Business Mathematics courses reinforce general mathematics skills, emphasize speed and accuracy in computations, and use these skills in a variety of business applications. Business Mathematics courses reinforce general mathematics topics (e.g., arithmetic, measurement, statistics, ratio and proportion, exponents, formulas, and simple equations) by applying these skills to business problems and situations. Applications might include wages, hourly rates, payroll deductions, sales, receipts, accounts payable and receivable, financial reports, discounts, and interest.
02157	Consumer Mathematics	02S MAT, 12S BUS, 12S BM	Consumer Mathematics courses reinforce general mathematics topics (such as arithmetic using rational numbers, measurement, ratio and proportion, and basic statistics) and apply these skills to consumer problems and situations. Applications typically include budgeting, taxation, credit, banking services, insurance, buying and selling products and services, home and/or car ownership and rental, managing personal income, and investment.
02159	Financial Algebra	02S MAT	Financial Algebra courses build a conceptual understanding of algebraic and geometric representations of Financial Mathematics. These courses apply these skills to practical consumer scenarios, encompassing budgeting, taxation, credit, banking services, insurance, buying and selling, home and car ownership, personal income management, and investment. Through real-world applications, students gain a comprehensive understanding of mathematics as a tool for addressing consumer-related challenges and decision-making.

### Social Sciences and History

Course Code	Course Name	Endorsements	Course Description
04201	Economics	04S BF, 04S ECO, 12S BUS, 12S BM	Economics courses provide students with an overview of economics with primary emphasis on the principles of microeconomics and the U.S. economic system. These courses may also cover topics such as principles of macroeconomics, international economics, and comparative economics. Economic principles may be presented in formal theoretical contexts, applied contexts, or both.
04202	Comparative Economics	04S BF, 04S ECO, 12S BUS, 12S BM	Comparative Economics courses offer students an opportunity to study different economies and economic systems, including an examination of various approaches to problems in micro- and macroeconomics.

04203	AP Microeconomics	04S BF, 04S ECO, 12S BUS, 12S BM	Following the College Board's suggested curriculum designed to parallel college-level microeconomics, AP Microeconomics courses provide students with a thorough understanding of the principles of economics that apply to the functions of individual decision makers (both consumers and producers). They place primary emphasis on the nature and functions of product markets, while also including a study of factor markets and the role of government in the economy.
04204	AP Macroeconomics	04S BF, 04S ECO, 12S BUS, 12S BM	Following the College Board's suggested curriculum designed to parallel college-level macroeconomics, AP Macroeconomics courses provide students with a thorough understanding of the principles of economics that apply to an economic system as a whole. They place particular emphasis on the study of national income and price determination and developing students' familiarity with economic performance measures, economic growth, and international economics.
04206	IB Economics	04S BF, 04S ECO, 12S BUS, 12S BM	IB Economics courses prepare students to take the International Baccalaureate Economics exams. The courses provide students with the basic tools of economic reasoning and teach them to use those tools to explain or interpret economic problems. Course content includes international and development economics, microeconomics, and macroeconomics.
04207	Particular Topics in Economics	04S BF, 04S ECO, 12S BUS, 12S BM	These courses examine a particular topic in Economics rather than provide a general overview of the field. Course topics may include international economics, economic development and growth of a particular country or region, or resource allocation.
04208	Microeconomics	04S BF, 04S ECO, 12S BUS, 12S BM	Microeconomics courses provide students with an understanding of the principles of economics that apply to the decision-making behaviors of individuals. Economic principles may be presented in a formal theoretical context, applied contexts, or both.
04209	Macroeconomics	04S BF, 04S ECO, 12S BUS, 12S BM	Macroeconomics courses provide students with an understanding of the principles of economics that apply to the performance, structure, behavior, and decision-making of an economy (regional, national, or global) as a whole. Economic principles may be presented in a formal theoretical context, applied contexts, or both.

**Career and Technical Education**

**Business and Marketing**

Course Code	Course Name	Endorsements	Course Description
12052	Business Management	12S BUS, 12S BM	Business Management courses acquaint students with management opportunities and effective human relations. These courses provide students with the skills to perform planning, staffing, financing, and controlling functions within a business. In addition, they usually provide a macro-level study of the business world, including business structure and finance, and the interconnections among industry, government, and the global economy. The course may also emphasize problem-based, real-world applications of business concepts and use accounting concepts to formulate, analyze, and evaluate business decisions.

12053	Entrepreneurship	12S BUS, 23S FCS, 12S BM	Entrepreneurship courses acquaint students with the knowledge and skills necessary to own and operate their own businesses. Topics from several fields typically form the course content: economics, marketing principles, human relations and psychology, business and labor law, legal rights and responsibilities of ownership, business and financial planning, finance and accounting, and communication. Several topics surveyed in Business Management courses may also be included.
12059	IB Business and Management	12S BUS, 12S BM	IB Business Management courses prepare students to take the International Baccalaureate Business and Management exams. IB Business Management courses explore business decision-making processes and their relationship to internal and external environments. Course content includes business organization and environment, human resources, accounts and finance, marketing, and operations management.
12061	AP CK Business with Personal Finance	12S BUS, 12S BM	Following the College Board's suggested curriculum designed to parallel college-level introductory business courses, AP Career Kickstart (CK) Business with Personal Finance courses include fundamental business topics such as marketing, finance, accounting, and management. Students complete an entrepreneurial business canvas project to apply their knowledge and business decision-making skills to a business idea. These courses also cover essential personal finance concepts to improve students' understanding of business subjects and individual financial decision-making.
12101	Banking and Finance	12S BUS, 12S BM	Banking and Finance courses provide students with an overview of the American monetary and banking system as well as types of financial institutions and the services and products that they offer. Course content may include government regulations; checking, savings, and money market accounts; loans; investments; and negotiable instruments.

12102	Banking	12S BUS, 12S BM	Banking courses are similar to Banking and Finance courses, but they focus specifically on banking. These courses may also address examining and applying the methods used for measuring the financial performance of banks in addition to examining specialized brokerage products, current issues, and future trends in banking.
12103	Finance	12S BUS, 12S BM	Finance courses are similar to Banking and Finance courses, but they focus specifically on finance, addressing how businesses raise, distribute, and use financial resources while managing risk. Course content typically involves modeling financial decisions (such as borrowing, selling equity or stock, lending or investing) typically undertaken by businesses.
12104	Accounting	12S BUS, 12S BM	Accounting courses introduce and expand upon the fundamental accounting principles and procedures used in businesses. Course content typically includes the full accounting cycle, payroll, taxes, debts, depreciation, ledger and journal techniques, and periodic adjustments. Students may learn how to apply standard auditing principles and to prepare budgets and final reports. Calculators, electronic spreadsheets, or other automated tools are usually used. Advanced topics may include elementary principles of partnership and corporate accounting and the managerial uses of control systems and the accounting process.

12105	Business Economics	12S BUS, 12S BM	Business Economics courses integrate economic principles (such as free market economy, consumerism, and the role of American government within the economic system) with entrepreneurship/business concepts (such as marketing principles, business law, and risk).
12106	Risk Management and Insurance	12S BUS, 12S BM	Risk Management and Insurance courses analyze risk management techniques from the viewpoints of those employed in the industry as well as of business owners seeking to meet risk management needs. Insurance products are evaluated in relation to cost and effectiveness.
12107	Securities and Investments	12S BUS, 12S BM	Formerly known as Investing, Securities and Investments courses emphasize the formulation of business and individual investment decisions by comparing and contrasting the investment qualities of cash, stock, bonds, and mutual funds. Students typically review annual reports, predict growth rates, and analyze trends. Stock market simulations are often incorporated into these courses.
12148	Finance—Workplace Experience	12S BUS, 12S BM	Finance—Workplace Experience courses provide students with work experience in fields related to finance. Goals are typically set cooperatively by the student, teacher, and employer (although students are not necessarily paid). These courses may include classroom activities as well, involving further study of the field or discussion regarding experiences that students encounter in the workplace.
12201	Cashier/Checker Operations	12S BUS, 12S MAR, 12S BM	Cashier/Checker Operations courses provide students with the knowledge and skills to operate a cash register and to handle numerous transactions. Topics typically include cash register procedures; handling cash, credit, checks, food stamps, and other forms of legal tender; human relations; stocking and marking merchandise; and theft prevention. Job search and employability skills are often an integral part of the course.

**Career and Technical Education**

**Agriculture, Food, and Natural Resources**

<b>Course Code</b>	<b>Course Name</b>	<b>Endorsements</b>	<b>Course Description</b>
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18201	Agribusiness Management	18S AB, 18S AG	Agribusiness Management courses provide students with the information and skills necessary for success in agribusiness and in operating entrepreneurial ventures in the agricultural industry. These courses may cover topics such as economic principles, budgeting, risk management, finance, business law, marketing and promotion strategies, insurance, and resource management. Other possible topics include developing a business plan, employee/employer relations, problem-solving and decisionmaking, commodities, and building leadership skills. These courses may also incorporate a survey of the careers within the agricultural industry.
18202	Agricultural Entrepreneurship	18S AB, 18S AG, 18S AH, 18S AM, 18S FO, 18S LP, 18S PS, 18S NR	Agricultural Entrepreneurship courses focus on the personal skills necessary for success in entrepreneurial ventures in the agricultural industry. Topics include setting goals, assessing and solving problems, evaluating financial progress and success, business planning, information management and evaluation, and recordkeeping.

**Career and Technical Education**

**Family and Consumer Sciences**

<b>Course Code</b>	<b>Course Name</b>	<b>Endorsements</b>	<b>Course Description</b>
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19251	Family and Consumer Sciences—Comprehens	23S FCS	Family and Consumer Sciences—Comprehensive courses help students to develop the knowledge and skills that are used to manage one's family and career efficiently and productively. Course topics typically include foods and nutrition; apparel; child care and development; housing, interior design, and maintenance; consumer decisions; personal financial management; interpersonal relationships; and careers available in family and consumer sciences.
19257	Life Skills	23S FCS	Life Skills courses provide students with information about a wide range of subjects to assist them in becoming wise consumers and productive adults. These courses often emphasize process skills, including goal-setting, decision making, and other topics such as the setting of priorities, money and time management, interpersonal relationships, and the development of the self. Additionally, specific topics such as wellness, selecting and furnishing houses, meeting transportation needs, nutrition, preparing food, selecting clothing and building a wardrobe, insurance, taxation, and consumer protection may also be covered.
19258	Personal and Career Readiness	23S FCS	Formerly known as Self-Management, Personal and Career Readiness courses introduce students to the skills and strategies that are helpful in becoming more focused, productive individuals, wage earners, and family members. These courses typically emphasize goalsetting; decision making; managing time, energy, and stress; and identifying alternatives and coping strategies. They may also allow students to explore various career and lifestyle choices.
19259	Family and Interpersonal Relationships	23S FCS	Formerly known as Family Living, Family and Interpersonal Relationships courses emphasize building and maintaining healthy interpersonal relationships among family members and other members of society. These courses often emphasize (but are not limited to) topics such as the responsibilities of a family and wage earner, balancing a career and personal life, human sexuality and reproduction, marriage preparation, parenthood and the function of the family unit, the family life cycle, and life stages. They also cover topics related to stages of growth and social/dating practices.

19262	Consumer Economics/Personal Finance	23S FCS, 12S BUS, 12S BM	Consumer Economics/Personal Finance courses provide students with an understanding of the concepts and principles involved in managing one's personal finances. These courses emphasize lifespan goal-setting, individual and family decision making, and consumer rights as well as topics that are commonly associated with personal finance so that one can become a financially responsible consumer. Topics may include savings and investing, credit, insurance, taxes and social security, spending patterns and budget planning, contracts, and consumer protection. These courses may also investigate the effects of the global economy on consumers and the family.
08056	Health for Parenting Teens	08A HE, 08A HEA, 08S HE, 08S HEA, 08A HPE, 08S HPE, 23S FCS	Designed for pregnant teens and/or parents, topics within Health for Parenting Teens courses cover a wide range of both health and parenting issues, typically including prenatal and postnatal care, health and well-being of young parents, child development, stress management, and parental/adult roles. The courses may also involve academic assistance, career exploration, financial management, and so on.
08057	Health and Life Management	08A HE, 08A HEA, 08S HE, 08S HEA, 23S FCS, 08A HPE, 08S HPE	Health and Life Management courses focus as much on consumer education topics (such as money management and evaluation of consumer information and advertising) as on personal health topics (such as nutrition, stress management, drug/alcohol abuse prevention, disease prevention, and first aid). Course objectives include helping students develop decision-making, communication, interpersonal, and coping skills and strategies.

