

CAREER PREPARATION AND PERSONAL FINANCE

ACADEMIC & WORKPLACE EMPLOYABILITY STANDARDS



CATALINA FOOTHILLS SCHOOL DISTRICT

Approved by Governing Board on May 14, 2019

Catalina Foothills School District
Career Preparation and Personal Finance
Grades: 9 – 12

The Career Preparation and Personal Finance course is centered on building a strong foundation of financial skills and knowledge to facilitate the creation of a plan to achieve career and personal goals. Covering a broad set of skills to better manage personal finances and build healthy spending habits, students will exit this course with an understanding of what is required to achieve career and lifestyle goals. Coursework and study will focus on personal financial management, effective budgeting, career and workplace preparation, and personal goal setting. Students will be working with the full suite of Google applications to create items such as resumes, personal budgets, presentations, and tax documentation.

PERSONAL FINANCIAL PRACTICES	
CPPF.1.1	Explain how education, career choices, and family obligations affect future income.
CPPF.1.2	Determine short and long term financial goals and plans, including income, spending, saving, and investing.
CPPF.1.3	Compare the advantages and disadvantages of using various forms of credit, and the determinants of credit history.
BUSINESS AND FINANCIAL MANAGEMENT PRACTICES NEEDED FOR AN ENTERPRISE	
CPPF.2.1	Explain a budget for an enterprise (household).
CPPF.2.2	Explain how various financial statements are used for decision-making and planning, (for example: income statement, balance sheet, cash flow statement).
GENERAL MANAGEMENT PRACTICES	
CPPF.3.1	Explain economic indicators and trends.
HUMAN RESOURCE MANAGEMENT FUNCTIONS	
CEPP.4.1	Describe the importance of understanding workplace culture and professionalism.
ACCOUNTING INFORMATION AND FINANCIAL ANALYSIS TO MAKE BUSINESS DECISIONS	
CEPP.5.1	Prepare, analyze, and use budgets to guide financial decision-making.
COMPUTER INFORMATION SYSTEMS AND TECHNOLOGY	
CPPF.6.1	Utilize appropriate hardware and software to generate business communications and reports.
CPPF.6.2	Demonstrate appropriate use of electronic communication and technology in business.
CPPF.6.3	Use multimedia software to generate and deliver presentations.
CPPF.6.4	Explain the positive and negative aspects of using social media within an organization.
BANKING AND RELATED FINANCIAL SERVICES AND PRODUCTS	
CPPF.7.1	Differentiate among financial entities and their services and products (for example: credit unions, insurance, lending investments, and banks).
CPPF.7.2	Explain the roles of the Federal Deposit Insurance Corporation (FDIC) and the National Credit Union Administration (NCUA).
COMPLIANCE AND REGULATORY REQUIREMENTS FOR THE SECURITY OF FINANCIAL ENTITIES	
CPPF.8.1	Analyze methods to protect consumer privacy and to prevent identity theft (for example: Regulation P – Privacy of Consumer Financial Information - and Red Flags rule).
CPPF.8.2	Explain preventive measures that protect entities and consumers from fraud.

CONSUMER INSURANCE SERVICES	
CPPF.9.1	Describe the purpose for insurance.
CPPF.9.2	Describe the benefits and characteristics of the different types of insurance (for example: life, health, property, liability, and debt protection).
CONSUMER CREDIT AND LENDING SERVICES	
CPPF.10.1	Examine characteristics of secured and unsecured credit.
CPPF.10.2	Analyze the credit and loan application process.
CPPF.10.3	Analyze credit reports and scoring.
CPPF.10.4	Describe mortgage loans (for example: first, second, home equity, variable, and fixed).
PERSONAL FINANCIAL INFORMATION	
CPPF.11.1	Analyze components of a pay stub regarding take-home pay and deductions.
CPPF.11.2	Examine common taxes and tax forms (for example: state, federal, 1040, 1040EZ, 1099-Misc, W2, and W4).
WORKPLACE EMPLOYABILITY: PROFESSIONALISM	
CPPF.12.1	Demonstrate professionalism in the workplace (being on time, proper dress, courteousness).
CPPF.12.2	Represent the school [organization] in a positive manner, demonstrating the school's [or organization's] mission and core values.
CPPF.12.3	Demonstrate respect for personal and professional boundaries (distinguish between personal and work-related matters).
CPPF.12.4	Interact respectfully with others; act with integrity.
CPPF.12.5	Produce high quality work that reflects professional pride and contributes to organizational success.
CPPF.12.6	Take initiative to develop skills and improve work performance.
WORKPLACE EMPLOYABILITY: COMMUNICATION (TRADITIONAL AND DIGITAL)	
CPPF.13.1	Communicate effectively in preparation for a diverse work environment (required: style, format, and medium appropriate to audience/culture/generation, purpose and context; accuracy; use of appropriate technical/industry language; to resolve conflicts; address intergenerational differences/challenges; persuade others).
CPPF.13.2	Use documentation (for example: itineraries and schedules) to plan and meet client needs.
CPPF.13.3	Use appropriate technologies and social media to enhance or clarify communication.
CPPF.13.4	Use a variety of interpersonal skills, including tone of voice and appropriate physical gestures (for example: eye contact, facing the speaker, active listening) during conversations and discussions to build positive rapport with others.
CPPF.13.5	Pose and respond to questions, building upon others' ideas in order to enhance the discussion; clarify, verify, or challenge ideas and conclusions with diplomacy.
WORKPLACE EMPLOYABILITY: SELF-REGULATION	
CPPF.14.1	Apply the skills and mindset of self-regulation to accomplish a project.
CPPF.14.2	Select and use appropriate technologies to increase productivity.
CPPF.14.3	Exercise initiative and leadership (for example: recognize and engage individual strengths, plan for unanticipated changes, pursue solutions/improvements).
WORKPLACE EMPLOYABILITY: CRITICAL THINKING AND PROBLEM SOLVING	
CPPF.15.1	Identify problems and use strategies and resources to innovate and/or devise plausible solutions.
CPPF.15.2	Take action or make decisions supported by evidence and reasoning.
CPPF.15.3	Transfer knowledge/skills from one situation/context to another.
WORKPLACE EMPLOYABILITY: COLLABORATION	
CPPF.16.1	Take responsibility for any role on a team and accurately describe and perform the duties of each role, including leadership.
CPPF.16.2	Integrate diverse ideas, opinions, and perspectives of the team and negotiate to reach workable solutions.
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	<p>solutions.</p> <p>Prioritize and monitor individual and team progress toward goals, making sufficient corrections and adjustments when needed.</p>
CPPF.16.4	Submit high-quality products that meet the specifications for the assigned task.