

CAREER EXPLORATION AND CONSUMER FINANCE

ACADEMIC & WORKPLACE EMPLOYABILITY STANDARDS



CATALINA FOOTHILLS SCHOOL DISTRICT

Approved by Governing Board on May 14, 2019

**Catalina Foothills School District
Career Exploration and Consumer Finance
Grades: 9 – 12**

The Career Exploration and Consumer Finance course is centered on building a strong foundation of consumer skills and knowledge. This course is designed to provide students with a broad set of skills on how to better manage life as a working member of the global economy. Coursework and study will focus on consumer awareness, building income and wealth, as well as skills related to engaging with emerging markets. Throughout the semester, students will explore new and emergent career fields related to current market trends and projections. Students will be working with the full suite of Google applications to create items such as investment portfolios, budgets, skills inventories, and presentations.

| PERSONAL FINANCIAL INFORMATION | |
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| CECF.1.1 | Understand how to check your personal credit history (for example: Experian, Transunion, and Equifax). |
| CECF.1.2 | Identify ways to protect personal financial information. |
| PERSONAL FINANCIAL PRACTICES | |
| CECF.2.1 | Determine short- and long-term financial goals and plans, including income, spending, saving, and investing. |
| CECF.2.2 | Compare the advantages and disadvantages of using various forms of credit, and the determinants of credit history. |
| CECF.2.3 | Explain the risk, return, and liquidity of short and long-term savings and investment vehicles. |
| CECF.2.4 | Identify investment options available to individuals and households, e.g., stocks, bonds, mutual funds. |
| BUSINESS AND FINANCIAL MANAGEMENT PRACTICES NEEDED FOR AN ENTERPRISE | |
| CECF.3.1 | Explain how various financial statements are used for decision-making and planning, (for example: income statement, balance sheet, cash flow statement). |
| CECF.3.2 | Examine banking services (for example: credit lines, types of accounts, etc.). |
| GENERAL MANAGEMENT PRACTICES | |
| CECF.4.1 | Explain management functions (for example: planning, organizing, implementing, and controlling). |
| COMPUTER INFORMATION SYSTEMS AND TECHNOLOGY | |
| CECF.5.1 | Utilize appropriate hardware and software to generate business communications and reports. |
| CECF.5.2 | Demonstrate appropriate use of electronic communication and technology in business. |
| CECF.5.3 | Use multimedia software to generate and deliver presentations. |
| CECF.5.4 | Explain the positive and negative aspects of using social media within an organization. |
| BANKING AND RELATED FINANCIAL SERVICES AND PRODUCTS | |
| CECF.6.1 | Differentiate among financial entities and their services and products (for example: credit unions, insurance, lending investments, and banks). |
| COMPLIANCE AND REGULATORY REQUIREMENTS FOR THE SECURITY OF FINANCIAL ENTITIES | |
| CECF.7.1 | Analyze methods to protect consumer privacy and to prevent identity theft (for example: Regulation P – Privacy of Consumer Financial Information - and Red Flags rule). |
| CECF.7.2 | Explain preventive measures to protect entities and consumers from fraud. |

| TYPES OF SECURITIES AND RELATED INVESTMENTS | |
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| CECF.8.1 | Investigate investment opportunities to include in a diversified portfolio. |
| CECF.8.2 | Examine characteristics of investments (for example: stocks, bonds, mutual funds, 401K, and Traditional and Roth Individual Retirement Accounts). |
| CECF.8.3 | Describe an investment plan (required: aggressive versus conservative). |
| CECF.8.4 | Examine domestic and global economic conditions that impact financial investments. |
| CECF.8.5 | Examine types of real estate investments (for example: commercial and residential). |
| CECF.8.6 | Explore the responsibilities and liabilities of owning rental property. |
| CONSUMER INSURANCE SERVICES | |
| CECF.9.1 | Describe the purpose of insurance. |
| CECF.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 | |
| CECF.10.1 | Examine characteristics of secured and unsecured credit. |
| CECF.10.2 | Analyze the credit and loan application process. |
| CECF.10.3 | Analyze credit reports and scoring. |
| CECF.10.4 | Describe mortgage loans (for example: first, second, home equity, variable, and fixed). |
| WORKPLACE EMPLOYABILITY: PROFESSIONALISM | |
| CECF.11.1 | Demonstrate professionalism in the workplace (being on time, proper dress, courteousness). |
| CECF.11.2 | Represent the school [organization] in a positive manner, demonstrating the school's [or organization's] mission and core values. |
| CECF.11.3 | Demonstrate respect for personal and professional boundaries (distinguish between personal and work-related matters). |
| CECF.11.4 | Interact respectfully with others; act with integrity. |
| CECF.11.5 | Produce high quality work that reflects professional pride and contributes to organizational success. |
| CECF.11.6 | Take initiative to develop skills and improve work performance. |
| WORKPLACE EMPLOYABILITY: COMMUNICATION (TRADITIONAL AND DIGITAL) | |
| CECF.12.1 | 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). |
| CECF.12.2 | Use documentation (for example: itineraries and schedules) to plan and meet client needs. |
| CECF.12.3 | Use appropriate technologies and social media to enhance or clarify communication. |
| CECF.12.4 | 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. |
| CECF.12.5 | 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 | |
| CECF.13.1 | Apply the skills and mindset of self-regulation to accomplish a project. |
| CECF.13.2 | Select and use appropriate technologies to increase productivity. |
| CECF.13.3 | 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 | |
| CECF.14.1 | Identify problems and use strategies and resources to innovate and/or devise plausible solutions. |
| CECF.14.2 | Take action or make decisions supported by evidence and reasoning. |
| CECF.14.3 | Transfer knowledge/skills from one situation/context to another. |
| WORKPLACE EMPLOYABILITY: COLLABORATION | |
| CECF.15.1 | Take responsibility for any role on a team and accurately describe and perform the duties of each role, |

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| | including leadership. |
| CECF.15.2 | Integrate diverse ideas, opinions, and perspectives of the team and negotiate to reach workable solutions. |
| CECF.15.3 | Integrate diverse ideas, opinions, and perspectives of the team and negotiate to reach workable solutions. Prioritize and monitor individual and team progress toward goals, making sufficient corrections and adjustments when needed. |
| CECF.15.4 | Submit high-quality products that meet the specifications for the assigned task. |