

Advanced Placement (AP) Business With Personal Finance

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Board of Education Presentation

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Background



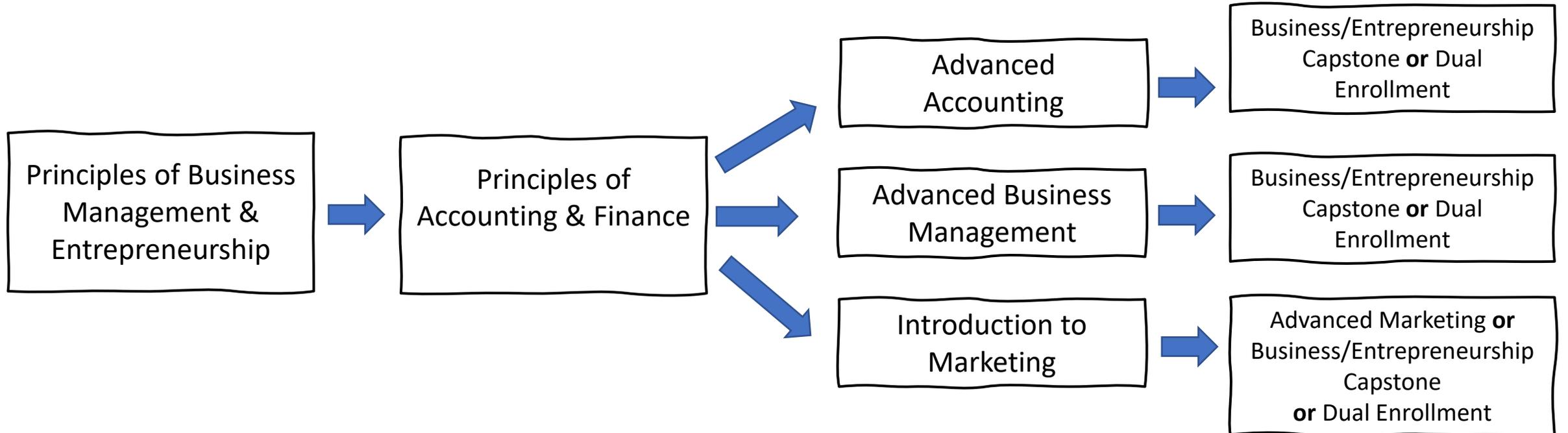
Currently, CTE has only one AP content course offered: AP Computer Science Principals.



The AP Business with Personal Finance course is designed to help students understand how business operates in order to develop workforce ready skills. It covers entrepreneurship, marketing, finance, accounting, and management through real world applications and project-based learning.

Background

Business and Finance



Background

The design includes **business disciplines (entrepreneurship, marketing, accounting, management)** plus **personal finance topics** (saving, borrowing, budgeting, investing, planning).

The course framework is aligned with the **National Standards for Personal Financial Education**, which are widely accepted benchmarks for financial literacy.

Background

Students will complete projects—such as a **Business Canvas Project** (entrepreneurial design) and a **Financial Advisor Project** (making financial recommendations to a fictional household).



AP Business traits



Unit 1: Businesses, Competition, and New Ideas



Explores how businesses identify and meet customer needs.



Covers market structure, competition, and value creation.



Introduces PESTEL factors (Political, Economic, Social, Technological, Environmental, Legal) shaping markets.



Emphasizes entrepreneurship, innovation, ethics, and organizational roles.



Focus: Understanding how new business ideas develop and succeed.

Unit 2: Marketing



Focuses on how businesses attract and retain customers.



Key areas: market research, segmentation, consumer behavior, and branding.



Covers the marketing mix (Product, Price, Place, Promotion) and the product life cycle.



Students learn to analyze data, develop value propositions, and adapt strategies across markets.



Goal: Build effective marketing strategies that align with business goals and customer needs.

Unit 3: Personal Saving, Borrowing, and Business Finance



Part 1: Personal Finance

Saving, borrowing, credit, and debt management.
Factors influencing savings choices and creditworthiness.



Part 2: Business Finance

Accounting, income statements, balance sheets, and cash flow.
Understanding business expenses, capital, and financial ethics.



Goal: Develop literacy in both personal and business financial management.

Unit 4: Management and Strategy

Examines management functions: planning, organizing, leading, and evaluating.

Leadership and communication skills for business success.

Use of Key Performance Indicators (KPIs) and benchmarking for performance evaluation.

Introduces strategic decision-making frameworks (Porter's Five Forces, SWOT).

Focus: Building and executing strategies to achieve business goals.

Unit 5: Personal Goals, Budgeting, and Investing

Teaches how to manage personal finances for long-term success.

Topics: taxes, budgeting, insurance, risk management, and investment planning.

Students learn to align financial decisions with life goals (education, housing, retirement).

Emphasizes responsible financial behavior and lifelong money management skills.

Goal: Prepare students to make informed, independent financial decisions.

Program of Study Example: Business

Core 1

- Principles of Business
- Financial Services and Accounting I

Core 2

- Principles of Accounting & Finance
- Financial Services and Accounting II

Flex 1

- AP Business
- Career Connected Learning I

Flex 2

- Advanced Marketing, Dual Enrollment, Apprenticeship, or Capstone
- Career Connected Learning II

Material Cost

Materials provided by
College Board free of cost



Timeline

- GCC Approval
- Principals, Counselors notification of potential for course availability.
- Teachers Identified (ongoing)
- Placed in our Student Education Guide for students to potentially take in 11 and 12th grade.
- BOE Approval
- Implementation 2026-2027 school year.



Requested Action

The Office of Career and Technical Education is requesting approval by the Board of Education to implement the General Curriculum Committee and Superintendent recommended CTE course, AP Business with Personal Finance beginning the 2026 – 2027 school year.

Questions

