

# VoCATS Course Blueprints

## **Business Education**

*6200 Principles of Business and  
Personal Finance*

## **Marketing Education**

*6600 Principles of Business and  
Personal Finance*

*Public Schools of North Carolina  
State Board of Education • Department of Public Instruction  
Office of Instructional and Accountability Services  
Division of Instructional Services*

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*This blueprint has been reviewed by business and industry representatives for technical content and appropriateness for the industry. Contact [cskinner@dpi.state.nc.us](mailto:cskinner@dpi.state.nc.us) for more information.*

*Special thanks to the following educators who developed this blueprint.*

## VoCATS Course Blueprint

A course blueprint is a document laying out the framework of the curriculum for a given course.

Shown on the blueprint are the units of instruction, the core competencies in each unit, and the specific objectives for each competency. The blueprint illustrates the recommended sequence of units and competencies and the weight or relative importance of the objective within the course or unit.

The blueprint is intended to be used by teachers in planning the course of work for the year, preparing daily lesson plans, and constructing instructionally valid assessments.

For additional information about this blueprint, contact program area staff. For additional information about the VoCATS Competency Achievement Tracking System, contact program area staff or VoCATS, Career Technical Education, Division of Instructional Services, North Carolina Department of Public Instruction, 6358 Mail Service Center, Raleigh, North Carolina 27699-6358, 919.807-3876, email: [rwelfare@dpi.state.nc.us](mailto:rwelfare@dpi.state.nc.us).

### Interpretation of Columns on VoCATS Course Blueprints

No.	Heading	Column information
1	Comp# Obj.#	Comp=Competency number (three digits); Obj.=Objective number (competency number plus two-digit objective number).
2	Unit Titles Competency and Objective Statements	Statements of unit titles, competencies per unit, and specific objectives per competency. Each competency statement or specific objective begins with an action verb and makes a complete sentence when combined with the stem "The student will be able to. . ." (The stem appears once in Column 2.) Outcome behavior in each competency/objective statement is denoted by the verb plus its object.
3	Time Hrs	Space for teachers to calculate time to be spent on each objective based on their individual school schedule and the students' performance on preassessments.
4	UNIT Weight	A percentage indicates the relative importance or weight of each competency within a specific unit or each objective within a specific unit. Information in Column 4 is used to plan the yearly calendar of work and as a Test Blueprint for interim assessments.
5	COURSE Weight	A percentage indicates the relative importance or weight of each unit within the total course or program, each competency within the total course or program, or each objective within the total course or program. Information in Column 5 is used to plan the yearly calendar of work and as a Test Blueprint for preassessments and postassessments.
6	Type Behavior	Classification of outcome behavior in competency and objective statements. (C=Cognitive; P=Psychomotor; A=Affective)
7	Integrated Skill Area	Integrate Skills codes: A=Arts; C=Communications; H=Health Safety; M=Math; SC=Science; SS=Social Studies.
8	Core Supp	Designation of the competencies and objectives as Core or Supplemental. Competencies and objectives designated Core must be included in the yearly calendar of work.

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**BUSINESS EDUCATION/MARKETING EDUCATION**  
**COURSE BLUEPRINT FOR 6200/6600 PRINCIPLES OF BUSINESS and PERSONAL FINANCE**  
 [Recommended hours of instruction: 135-180]

Comp # Obj #	Unit Titles/Competency and Objective Statements (The Student will be able to:)	Time	Course Weight		Type Behavior	Integrated Skill Area	Core Supp
			Cognitive Performance				
1	2	3	4	5	6	7	8
	<b>Total Course Weight</b>		<b>100%</b>				
			<b>86%</b>	<b>14%</b>			
<b>A.</b>	<b>BUSINESS IN A CHANGING WORLD</b>		<b>8%</b>				
<b>PB01.00</b>	<b>Explain the key characteristics of the private enterprise system.</b>		<b>8%</b>		<b>C3</b>	<b>C SS</b>	<b>Core</b>
<i>PB01.01</i>	<i>Analyze the impact scarcity has on various economic systems.</i>		2%		C3	C SS	Core
<i>PB01.02</i>	<i>Evaluate the role of an individual within the free enterprise system as a producer, a consumer, and a citizen.</i>		2%		C3	C SS	Core
<i>PB01.03</i>	<i>Evaluate the role of different types of business and the various forms of business ownership in the United States.</i>		2%		C3	C SS	Core
<i>PB01.04</i>	<i>Analyze economic indicators and how they affect the business cycle.</i>		2%		C3	C SS	Core
<b>B.</b>	<b>THE CONSUMER'S IMPACT ON BUSINESS</b>		<b>4%</b>				
<b>PB02.00.</b>	<b>Analyze the role of the consumer as a responsible citizen.</b>		<b>4%</b>		<b>C3</b>	<b>C M SS</b>	<b>Core</b>
<i>PB02.01</i>	<i>Analyze government's role in consumer protection and how it affects consumers' rights.</i>		2%		C3	C SS	Core
<i>PB02.02</i>	<i>Examine purchasing decisions and various products with respect to value, service, maintenance and price.</i>		2%		C3	C M SS	Core
<b>C.</b>	<b>LEADERSHIP/COMMUNICATION SKILLS</b>		<b>3%</b>				
<b>PB03.00</b>	<b>Demonstrate effective leadership/communication skills.</b>		<b>3%</b>		<b>C2</b>	<b>C</b>	<b>Core</b>
<i>PB03.01</i>	<i>Examine the characteristics of a good leader.</i>		1%		C2	C	Core
<i>PB03.02</i>	<i>Discuss the role of the worker as a team member and how mentoring effectively as a leader can increase productivity.</i>		1%		C2	C	Core
<i>PB3.03</i>	<i>Conduct effective meetings.</i>		1%		C2	C	Supp
<b>D.</b>	<b>TAXES AND SPENDING</b>		<b>10%</b>				
<b>PB04.00</b>	<b>Explain the effect and importance of taxes.</b>		<b>8%</b>		<b>C2</b>	<b>C M SS</b>	<b>Core</b>
<i>PB04.01</i>	<i>Explain taxes on income.</i>		3%		C2	C M SS	Core
<i>PB04.02</i>	<i>Explain taxes on goods and services.</i>		3%		C2	C M SS	Core
<i>PB04.03</i>	<i>Explain taxes on property.</i>		2%		C2	C M SS	Core
<b>PB05.00</b>	<b>Identify the key characteristics of government spending.</b>		<b>2%</b>		<b>C1</b>	<b>C M SS</b>	<b>Core</b>
<i>PB05.01</i>	<i>Identify key areas of federal spending.</i>		1%		C1	C M SS	Core

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PB05.02	Identify key areas of state and local spending.		1%		C1	C M SS	Core
<b>E.</b>	<b>MONEY MANAGEMENT</b>		<b>13%</b>	<b>2%</b>			
<b>PB06.00</b>	<b>Explain the importance of money management among government, business, and the consumer.</b>		<b>13%</b>	<b>2%</b>	<b>C3</b>	<b>C M SS</b>	<b>Core</b>
PB06.01	Explain why budgeting is essential for government, business, and consumers.		2%		C3	C M SS	Core
PB06.02	Apply the steps in the decision-making process.		3%		C3P	C M SS	Core
PB06.03	Create an individual plan for managing personal finances.		3%	1%	C3P	C M SS	Core
PB06.04	Analyze the relationship between inflation and purchasing power.		3%	1%	C3	C M SS	Core
PB06.05	Explain how consumer spending affects an individual's standard of living.		2%		C2	C M SS	Core
<b>F.</b>	<b>BANKING</b>		<b>9%</b>	<b>6%</b>			
<b>PB07.00</b>	<b>Explain the importance of banking among government, business, and the consumer.</b>		<b>9%</b>	<b>6%</b>	<b>C3</b>	<b>C M SS</b>	<b>Core</b>
PB07.01	Analyze the roles/responsibilities of the Federal Reserve.		1%		C3	C M SS	Core
PB07.02	Evaluate ways that commercial banks can assist consumers with money management.		1%		C2	C M SS	Core
PB07.03	Discuss technological advances and their impact on the banking industry.		1%		C3	C M SS	Core
PB07.04	Evaluate the various types of checking accounts available through financial institutions.		1%		C3	C M SS	Core
PB07.05	Demonstrate proficiency in personal banking.		5%	6%	C3P	C M SS	Core
<b>G.</b>	<b>CREDIT</b>		<b>8%</b>	<b>2%</b>			
<b>PB08.00</b>	<b>Explain the concept of credit and its effect on the individual and the total economy.</b>		<b>8%</b>	<b>2%</b>	<b>C3</b>	<b>C M SS</b>	<b>Core</b>
PB08.01	Evaluate various sources of credit available to government, business, and the consumer.		2%		C2	C M SS	Core
PB08.02	Explain when and why borrowing is used for the purchase of goods and services.		1%		C3	C M SS	Core
PB08.03	Determine the advantages and disadvantages of using credit.		1%		C2	C M SS	Core
PB08.04	Discuss the factors on which credit is granted and the cost of credit.		2%	2%	C3P	C M SS	Core
PB08.05	Examine bankruptcy and credit laws.		2%		C3P	C M SS	Core
<b>H.</b>	<b>SAVINGS AND INVESTMENTS</b>		<b>14%</b>	<b>1%</b>			
<b>PB09.00</b>	<b>Explain the theory of savings and investments in our economy.</b>		<b>14%</b>	<b>1%</b>	<b>C3P</b>	<b>C SS</b>	<b>Core</b>
PB09.01	Summarize investing basics and various types of short-term investments.		2%		C2	C SS	Core
PB09.02	Summarize various types of stock and bond investments.		5%		C2	C SS	Core

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PB09.03	Summarize other types of investments.		2%		C3	C SS	Core
PB09.04	Analyze factors that affect the rate of return on a given savings or investment plan.		2%	1%	C3P	C SS	Core
PB09.05	Analyze how saving and investing influences economic growth		1%		C3	C SS	Core
PB09.06	Describe wills and other legal documents..		1%		C1	C SS	Core
PB09.07	Explain how agencies that regulate financial markets protect investors.		1%		C3	C SS	Core
<b>I.</b>	<b>INSURANCE</b>		<b>10%</b>				
<b>PB10.00</b>	<b>Explain the various types of insurance and how each provides protection against possible loss.</b>		<b>10%</b>		<b>C3</b>	<b>C M SS</b>	<b>Core</b>
PB10.01	Evaluate the major types of auto insurance available and the basis of costs.		2%		C3	C M SS	Core
PB10.02	Evaluate property insurance costs and benefits to individuals and businesses.		2%		C2	C M SS	Core
PB10.03	Determine the value of major types of health insurance.		2%		C3	C M H SS	Core
PB10.04	Evaluate the various types of life insurance policies.		2%		C3	C M SS	Core
PB10.05	Evaluate the advantages/disadvantages of income protection through disability, accidental death, and worker's compensation policies.		2%		C3	C M SS	Core
<b>J.</b>	<b>CAREERS IN BUSINESS AND MARKETING</b>		<b>7%</b>	<b>3%</b>			
<b>PB11.00</b>	<b>Analyze and develop an individualized career plan.</b>		<b>2%</b>		<b>C3</b>	<b>C M SS</b>	<b>Core</b>
PB11.01	Analyze the characteristics, requirements, and availability of careers in business and marketing.		2%		C3	C	Core
<b>PB12.00</b>	<b>Demonstrate procedures for obtaining a job.</b>		<b>5%</b>	<b>3%</b>	<b>C3P</b>	<b>C H</b>	<b>Core</b>
PB12.01	Develop a resume and letter of application.		1%	1%	C3P	C	Core
PB12.02	Complete employment forms necessary for obtaining employment.		1%	1%	C3P	C	Core
PB12.03	Explain etiquette in a job interview.		2%		C2	C H	Core
PB12.04	Create a follow-up (thank-you) letter.		1%	1%	C3P	C	Core