

Finance Career Cluster
Introduction to Business & Technology
Course Number 07.44130

Course Description

Introduction to Business & Technology is the foundational course for Advanced Accounting, Business Accounting, and Financial Services pathways. The course is designed for high school students as a gateway to the career pathways above, and provides an overview of business and technology skills required for today's business environment. Knowledge of business principles, the impact of financial decisions, and technology proficiencies demanded by business combine to establish the elements of this course. Emphasis is placed on developing proficient fundamental computer skills required for all career pathways. Students will learn essentials for working in a business environment, managing a business, and owning a business. The intention of this course is to prepare students to be successful both personally and professionally in an information-based society. Students will not only understand the concepts, but apply their knowledge to situations and defend their actions/decisions/choices through the knowledge and skills acquired in this course. Employability skills are integrated into activities, tasks, and projects throughout the course standards to demonstrate the skills required by business and industry. Competencies in the co-curricular student organization, Future Business Leaders of America (FBLA), are integral components of both the employability skills standards and content standards for this course.

Various forms of technologies will be highlighted to expose students to the emerging technologies impacting the business world. Professional communication skills and practices, problem-solving, ethical and legal issues, and the impact of effective presentation skills are taught in this course as a foundational knowledge to prepare students to be college and career ready. Introduction to Business & Technology is a course that is appropriate for all high school students. After mastery of the standards in this course, students should be prepared to earn an industry recognized credential: Microsoft Office Specialist for Word Core Certification. The prerequisite for this course is advisor approval.

Course Standard 1

FIN-IBT-1

The following standard is included in all CTAE courses adopted for the Career Cluster/Pathways. Teachers should incorporate the elements of this standard into lesson plans during the course. The topics listed for each element of the standard may be addressed in differentiated instruction matching the content of each course. These elements may also be addressed with specific lessons from a variety of resources. This content is not to be treated as a unit or separate body of knowledge but rather integrated into class activities as applications of the concept.

Standard: Demonstrate employability skills required by business and industry.

The following elements should be integrated throughout the content of this course.

1.1 Communicate effectively through writing, speaking, listening, reading, and interpersonal abilities.

Person-to-Person Etiquette	Telephone and Email Etiquette	Cell Phone and Internet Etiquette	Communicating At Work	Listening
Interacting with Your Boss	Telephone Conversations	Using Blogs	Improving Communication Skills	Reasons, Benefits, and Barriers
Interacting with Subordinates	Barriers to Phone conversations	Using Social Media	Effective Oral Communication	Listening Strategies
Interacting with Co-workers	Making and Returning Calls		Effective Written Communication	Ways We Filter What We Hear

Georgia Department of Education

Interacting with Suppliers	Making Cold Calls		Effective Nonverbal Skills	Developing a Listening Attitude
	Handling Conference Calls		Effective Word Use	Show You Are Listening
	Handling Unsolicited Calls		Giving and Receiving Feedback	Asking Questions
				Obtaining Feedback
				Getting Others to Listen

Nonverbal Communication	Written Communication	Speaking	Applications and Effective Résumés
Communicating Nonverbally	Writing Documents	Using Language Carefully	Completing a Job Application
Reading Body Language and mixed Messages	Constructive Criticism in Writing	One-on-One Conversations	Writing a Cover Letter
Matching Verbal and Nonverbal communication		Small Group Communication	Things to Include in a Résumé
Improving Nonverbal Indicators		Large Group Communication	Selling Yourself in a Résumé
Nonverbal Feedback		Making Speeches	Terms to Use in a Résumé
Showing Confidence Nonverbally		Involving the Audience	Describing Your Job Strengths
Showing Assertiveness		Answering Questions	Organizing Your Résumé
		Visual and Media Aids	Writing an Electronic Résumé
		Errors in Presentation	Dressing Up Your Résumé

1.2 Demonstrate creativity by asking challenging questions and applying innovative procedures and methods.

Teamwork and Problem Solving	Meeting Etiquette
Thinking Creatively	Preparation and Participation in Meetings
Taking Risks	Conducting Two-Person or Large Group Meetings
Building Team Communication	Inviting and Introducing Speakers
	Facilitating Discussions and Closing
	Preparing Visual Aids
	Virtual Meetings

1.3 Exhibit critical thinking and problem solving skills to locate, analyze and apply information in career planning and employment situations.

Problem Solving	Customer Service	The Application Process	Interviewing Skills	Finding the Right Job
Transferable Job Skills	Gaining Trust and Interacting with Customers	Providing Information, Accuracy and Double Checking	Preparing for an Interview	Locating Jobs and Networking
Becoming a Problem Solver	Learning and Giving Customers What They Want	Online Application Process	Questions to Ask in an Interview	Job Shopping Online
Identifying a Problem	Keeping Customers Coming Back	Following Up After Submitting an Application	Things to Include in a Career Portfolio	Job Search Websites
Becoming a Critical Thinker	Seeing the Customer's Point	Effective Résumés:	Traits Employers are Seeking	Participation in Job Fairs
Managing	Selling Yourself and the Company	Matching Your Talents to a Job	Considerations Before Taking a Job	Searching the Classified Ads

Georgia Department of Education

	Handling Customer Complaints	When a Résumé Should be Used		Using Employment Agencies
	Strategies for Customer Service			Landing an Internship
				Staying Motivated to Search

1.4 Model work readiness traits required for success in the workplace including integrity, honesty, accountability, punctuality, time management, and respect for diversity.

Workplace Ethics	Personal Characteristics	Employer Expectations	Business Etiquette	Communicating at Work
Demonstrating Good Work Ethic	Demonstrating a Good Attitude	Behaviors Employers Expect	Language and Behavior	Handling Anger
Behaving Appropriately	Gaining and Showing Respect	Objectionable Behaviors	Keeping Information Confidential	Dealing with Difficult Coworkers
Maintaining Honesty	Demonstrating Responsibility	Establishing Credibility	Avoiding Gossip	Dealing with a Difficult Boss
Playing Fair	Showing Dependability	Demonstrating Your Skills	Appropriate Work Email	Dealing with Difficult Customers
Using Ethical Language	Being Courteous	Building Work Relationships	Cell Phone Etiquette	Dealing with Conflict
Showing Responsibility	Gaining Coworkers' Trust		Appropriate Work Texting	
Reducing Harassment	Persevering		Understanding Copyright	
Respecting Diversity	Handling Criticism		Social Networking	
Making Truthfulness a Habit	Showing Professionalism			
Leaving a Job Ethically				

1.5 Apply the appropriate skill sets to be productive in a changing, technological, diverse workplace to be able to work independently and apply team work skills.

Expected Work Traits	Teamwork	Time Management
Demonstrating Responsibility	Teamwork Skills	Managing Time
Dealing with Information Overload	Reasons Companies Use Teams	Putting First Things First
Transferable Job Skills	Decisions Teams Make	Juggling Many Priorities
Managing Change	Team Responsibilities	Overcoming Procrastination
Adopting a New Technology	Problems That Affect Teams	Organizing Workspace and Tasks
	Expressing Yourself on a Team	Staying Organized
	Giving and Receiving Constructive Criticism	Finding More Time
		Managing Projects
		Prioritizing Personal and Work Life

1.6 Present a professional image through appearance, behavior and language.

On-the-Job Etiquette	Person-to-Person Etiquette	Communication Etiquette	Presenting Yourself
Using Professional Manners	Meeting Business Acquaintances	Creating a Good Impression	Looking Professional
Introducing People	Meeting People for the First Time	Keeping Phone Calls Professional	Dressing for Success
Appropriate Dress	Showing Politeness	Proper Use of Work Email	Showing a Professional Attitude
Business Meal Functions		Proper Use of Cell Phone	Using Good Posture
Behavior at Work Parties		Proper Use in Texting	Presenting Yourself to Associates

Behavior at Conventions			Accepting Criticism
International Etiquette			Demonstrating Leadership
Cross-Cultural Etiquette			
Working in a Cubicle			

Support of CTAE Foundation Course Standards and Georgia Standards of Excellence L9-10RST 1-10 and L9-10WHST 1-10:

Georgia Standards of Excellence ELA/Literacy standards have been written specifically for technical subjects and have been adopted as part of the official standards for all CTAE courses. Additional Georgia Standards of Excellence ELA/Literacy standards for Speaking and Listening are listed in the foundational course standards below.

Course Standard 2

FIN-IBT-2

Apply technology as a tool to increase productivity to create, edit, and publish industry-appropriate documents.

- 2.1 Practice respectful and responsible use of technology.
- 2.2 Demonstrate ethical and legal actions with regards to plagiarism, fair use, and copyright laws.
- 2.3 Execute efficient online searches for specific and creditable resources.
- 2.4 Model the ability to work independently and as a team member.
- 2.5 Demonstrate time-management and organizational skills to complete tasks in allotted time.
- 2.6 State how changes in technology affect the workplace and society.
 - a. Social media, cell phones, tablets, cloud computing, operating systems, and other emerging technologies.
- 2.7 Apply good design principles to create professional appearing and functioning business documents.
- 2.8 Compare and contrast technology tools' uses for efficiency in business.
- 2.9 Apply practices that deter, detect, and defend against identity theft for a business and personal safety.
- 2.10 Utilize technology in a variety of ways while solving business problems.

Support of CTAE Foundation Course Standards and Georgia Standards of Excellence

ELACC9-10SL1: Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 9–10 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.

ELACC9-10SL2: Integrate multiple sources of information presented in diverse media or formats (e.g., visually, quantitatively, orally) evaluating the credibility and accuracy of each source.

Course Standard 3

FIN-IBT-3

Master word processing software to create, edit, and publish professional-appearing business documents.

- 3.1 Create, share and maintain documents.
 - a. Apply different views and templates, protect the document, manage document versions, share and save documents.
- 3.2 Format document content.
 - a. Apply font and paragraph attributes, navigate and search, create and manipulate tables, and apply bullets.

- 3.3 Apply page layout and reusable content to documents.
 - a. Apply and manipulate page setup settings, apply themes, construct content using the Quick Parts tools, create and manipulate page backgrounds, and create and modify headers and footers.
- 3.4 Insert illustrations and graphics in a document.
 - a. Insert and format pictures, clip art, shapes, WordArt, and SmartArt, and apply and manipulate text boxes.
- 3.5 Proofread documents to validate content.
 - a. Use spelling and grammar check, configure AutoCorrect settings, and insert and modify comments in a document.
- 3.6 Apply references and hyperlinks in a document.
 - a. Apply hyperlinks; create endnotes, footnotes, and a table of contents.
- 3.7 Perform mail merge operations.
 - a. Setup and execute a mail merge.

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Course Standard 4

FIN-IBT-4

Analyze and integrate leadership skills and management functions within the business environment.

- 4.1 Explain the interrelationships between the functions of business: accounting, finance, production, marketing, sales, and management.
- 4.2 Define, explain and apply various management functions including planning, organizing, directing, and controlling.
- 4.3 Explain the importance of a vision, a mission statement, and goal-setting within the context of the business environment.
- 4.4 Apply the decision making process to a business situation.
- 4.5 Discuss the impact of the business and personal reputation and image including online presence as part of the management of the business.
- 4.6 Understand employee impact and management's role in contributing to successful business operations.
- 4.7 Exhibit organizational skills while planning and executing business projects.
- 4.8 Implement strategic plans to manage business growth, profit, and goals.
- 4.9 Investigate leadership skills within a successful business environment.

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Course Standard 5

FIN-IBT-5

Demonstrate understanding of the concept of marketing and its importance to business ownership.

- 5.1 Explain the fundamental marketing concepts used by a small business.
- 5.2 Understand target market and demographics in marketing strategies.

- 5.3 Create a customer database using database software to create and maintain an accurate customer list.
- 5.4 Use customer database to pull specific data to target for marketing campaign.
- 5.5 Evaluate different types of promotional tools for business product and/or services.
 - a. Traditional tools and online tools, personal networking.
- 5.6 Use innovation to gain a competitive advantage in the marketplace.

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Course Standard 6

FIN-IBT-6

Use professional oral, written, and digital communication skills to create, express, and interpret information and ideas.

- 6.1 Exhibit appropriate business (oral, written, and digital) communication skills needed in the workplace to facilitate information and communication.
- 6.2 Explore social media etiquette and importance of digital presence.
- 6.3 Produce written communications that utilize proper tone, grammar, and bias-free language for the workplace.
 - a. Resume
- 6.4 Employ critical thinking and problem-solving strategies both individually and collaboratively to solve real-world and/or business-related problems.
- 6.5 Using presentation software, create and deliver simple, clear and compelling presentations effectively to target audiences.
- 6.6 Use technology to enhance the effectiveness of communication in a business environment.
 - a. Email, video conferencing, phone conferencing, instant messaging, online chat, blogs, newsgroups, list serve, etc.
- 6.7 Use appropriate technology to plan, develop, practice, and present material to different types of audiences for specific business purpose.
 - a. Research paper, web site, multimedia presentation, publications, speech, online media, video, avatar, etc.

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ELACC9-10SL2: Integrate multiple sources of information presented in diverse media or formats (e.g., visually, quantitatively, orally) evaluating the credibility and accuracy of each source.

ELACC9-10SL4: Present information, findings, and supporting evidence clearly, concisely, and logically such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.

ELACC9-10SL5: Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.

Course Standard 7

FIN-IBT-7

Demonstrate an understanding of entrepreneurship through recognizing a business opportunity, how to start a business based on the recognized opportunity, and basics of how to operate and maintain that business.

- 7.1 Identify the unique characteristics, traits, and concepts of the successful entrepreneur.
- 7.2 Describe the importance of developing and organizing a successful business plan.
- 7.3 Identify components and format of a business plan.
- 7.4 Examine the business opportunities available in local school and community.
- 7.5 Participate as part of a team in an effort to accomplish a common goal leading to a successful business endeavor.
- 7.6 Differentiate between the types of business ownership.
- 7.7 Explain the implications of technology on business development and future growth.

Support of CTAE Foundation Course Standards and Georgia Standards of Excellence

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ELACC9-10SL4: Present information, findings, and supporting evidence clearly, concisely, and logically such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.

Course Standard 8

FIN-IBT-8

Understand, interpret, and use accounting principles to make financial decisions.

- 8.1 View financial statements of a business and utilizes those statements to make informed business decisions.
- 8.2 Explain the purpose of the various steps in the accounting cycle.
- 8.3 Differentiate between debits and credits.
- 8.4 Analyze and describe sources of income for the business venture (i.e., sales and labor).
- 8.5 Using basic features of spreadsheet software to produce professional financial statements representative of a small business.

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Course Standard 9

FIN-IBT-9

Develop effective money management strategies and understand the role and functions of financial institutions.

- 9.1 Develop a budget including all essential elements for personal and business use.
- 9.2 Compare and contrast the types of financial institutions, both depository and non-depository including the functions and purpose.
 - a. Commercial banks, savings and loan associations, credit unions, investment banks, financial services companies, and insurance companies.
- 9.3 Examine the principles of banking transactions and the various services of a bank.
 - a. Item processing, collection functions, procedures, bookkeeping, loans, investments, and trust operations.

- 9.4 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring situations in the workplace to accomplish job objectives and enhance workplace performance.
- 9.5 Examine the features and effects of online banking including mobile banking for the business and the consumer.
- 9.6 Explore a personal credit report and the impact of credit on business and personal life.

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Course Standard 10

FIN-IBT-10

Research and interpret the various risks involved in operating a business while determining the role of insurance for a business.

- 10.1 Identify possible business threats and employ risk management strategies and techniques to minimize potential financial loss.
- 10.2 Identify types of business insurance and the need for insurance in a business.
- 10.3 Explain basic insurance concepts: insurance, policyholder, premium, probability, risk, claim, coverage, deductible, policy, insured, insurer, and liability.
- 10.4 Analyze risks to make insurance decisions.
- 10.5 Explore the various career options associated with the insurance field.

Support of CTAE Foundation Course Standards and Georgia Standards of Excellence

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Course Standard 11

FIN-IBT-11

Examine basic human resources and the legal aspects of a business while incorporating the methods into business practices.

- 11.1 Differentiate among types of business crimes and identify the strategies that business can use to deter crimes.
- 11.2 Demonstrate understanding of specific legal areas that most commonly affect personal and business relationships.
 - a. Contract law, insurance, bankruptcy, property law, computer law, harassment, discrimination.
- 11.3 Describe the legal requirements of obtaining a business license, permit, contract, patent, copyright, trademark, and logo.
- 11.4 Create a plan for recruiting, hiring, and retaining a new employee and the associated costs.
 - a. Job application, social media impacts, credit report analysis, appearance impact, etc.
- 11.5 Review employment and labor laws impacting business.

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Course Standard 12

FIN-IBT-12

Explore how related student organizations are integral parts of career and technology education courses through leadership development, school and community service projects, entrepreneurship development, and competitive events.

- 12.1 Explain the goals, mission and objectives of Future Business Leaders of America.
- 12.2 Explore the impact and opportunities a student organization (FBLA) can develop to bring business and education together in a positive working relationship through innovative leadership and career development programs.
- 12.3 Explore the local, state, and national opportunities available to students through participation in related student organization (FBLA) including but not limited to conferences, competitions, community service, philanthropy, and other FBLA activities.
- 12.4 Explain how participation in career and technology education student organizations can promote lifelong responsibility for community service and professional development.
- 12.5 Explore the competitive events related to the content of this course and the required competencies, skills, and knowledge for each related event for individual, team, and chapter competitions.

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