

# Career and Technical Education Course Blueprint of Essential Standards

**Business, Finance, and Information  
Technology Education**

**Family and Consumer Sciences Education  
Marketing and Entrepreneurship Education**

**8726  
Personal Finance**

Public Schools of North Carolina  
State Board of Education • Department of Public Instruction  
Academic Services and Instructional Support  
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## CTE Course Blueprint of Essential Standards

A course blueprint lays out the framework of the curriculum for a given course.

The blueprint includes units of instruction, essential standards in each unit, and the specific objectives for each essential standard. The blueprint illustrates the relative weight of the units, essential standards, and objectives within the course. Each essential standard and objective reflects the intended level of learning through two dimensions that reflect the Revised Bloom's Taxonomy (RBT). The Knowledge Dimension is represented with letters A-D, and the Cognitive Process Dimension is represented by numbers 1-6.

The blueprint should be used by teachers to plan the course of work for the year, prepare daily lesson plans, and construct instructionally valid interim assessments. Statewide assessments are aligned directly with the course blueprint. This blueprint and other aligned curriculum products and assessments are developed using the Revised Bloom's Taxonomy.

For additional information about this blueprint, contact the Division of Career and Technical Education, North Carolina Department of Public Instruction, 6359 Mail Service Center, Raleigh, North Carolina 27699-6359.

Reference: Anderson, Lorin W. (Ed.), Krathwohl, David R. (Ed.), et al., *A Taxonomy for Learning, Teaching, and Assessing: A Revision of Bloom's Taxonomy of Educational Objectives*, Addison Wesley Longman, Inc., New York, 2001.

### Interpretation of Columns on CTE Course Blueprints

No.	Heading	Column information
1	ES# Obj.#	ES=Essential standard number (two digits); Obj.=Objective number (unique course identifier plus essential standard number and two-digit objective number).
2	Unit Titles/Essential Standard and Objective Statements	Statements of unit titles, essential standards per unit, and specific objectives per essential standard. Each essential standard statement or specific objective begins with an action verb and makes a complete sentence when combined with the stem "The learner will be able to. . ." (The stem appears once in Column 2.) Outcome behavior in each essential standard/objective statement is denoted by the verb plus its object.
3	Local Use	Space for use by Local Education Agencies.
4	Course Weight	Shows the relative importance of each objective, essential standard, and unit. Course weight is used to help determine the percentage of total class time that is spent on each objective.
5	RBT Designation	Classification of outcome behavior in essential standards and objective statements in Dimensions according to the Revised Bloom's Taxonomy. (Cognitive Process Dimension: 1 Remember, 2 Understand, 3 Apply, 4 Analyze, 5 Evaluate, 6 Create) (Knowledge Dimension: A Factual Knowledge, B Conceptual Knowledge, C Procedural Knowledge).
6	Integrated Skill Area	Shows links to other academic areas. Integrated skills codes: A=Arts; E=English Language Arts; CD=Career Development; CS=Information/Computer Skills; H=Healthful Living; M=Math; SC=Science; SS=Social Studies.
7	Core Supp	Designation of the essential standards and objectives as Core or Supplemental. Essential standards and objectives designated "Core" must be included in the Annual Planning Calendar and are assessed on the statewide assessments.

*Career and Technical Education conducts all activities and procedures without regard to race, color, creed, national origin, gender, or disability. The responsibility to adhere to safety standards and best professional practices is the duty of the practitioners, teachers, students, and/or others who apply the contents of this document.*

*Career and Technical Student Organizations (CTSO) are an integral part of this curriculum. CTSOs are strategies used to teach course content, develop leadership, citizenship, responsibility, and proficiencies related to workplace needs.*

**BUSINESS, FINANCE, AND INFORMATION TECHNOLOGY EDUCATION  
 FAMILY AND CONSUMER SCIENCES EDUCATION  
 MARKETING AND ENTREPREURSHIP EDUCATION  
 COURSE BLUEPRINT for 8726 Personal Finance  
 (Recommended hours of instruction: 135 – 180)**

ES # Obj #	Unit Titles/Essential Standards and Objective Statements (The Learner will be able to:)	Local Use	Course Weight	RBT Designation	Integrated Skill Areas	Core Supp
1	2	3	4	5	6	7
	<b>Total Course Weight</b>		<b>100%</b>			
<b>A</b>	<b>PREPARING TO LIVE INDEPENDENTLY</b>		<b>20%</b>			
<b>1.00</b>	<b>Understand economic activities of individuals and families.</b>		<b>9%</b>	<b>B2</b>	<b>CD/M/SS</b>	<b>Core</b>
1.01	Understand responsible earning, spending, saving, and borrowing.		4%	B2	CD/M/SS	Core
1.02	Understand characteristics of financial goals, steps in decision making, and factors that affect financial decisions.		5%	B2	CD/SS	Core
<b>2.00</b>	<b>Understand economic challenges of individuals and families.</b>		<b>11%</b>	<b>B2</b>	<b>CD/M</b>	<b>Core</b>
2.01	Understand lifestyle conditions and typical incomes, needs, and expenses at various stages of life.		6%	B2	CD	Core
2.02	Understand threats to financial security.		5%	B2	CD/M	Core
<b>B</b>	<b>PREPARING TO EARN A LIVING</b>		<b>30%</b>			
<b>3.00</b>	<b>Understand lifestyle goals, choices, and job search procedures.</b>		<b>15%</b>	<b>B2</b>	<b>CD/CS/E/SS</b>	<b>Core</b>
3.01	Classify strategies for making personal, education, and job/career choices to achieve lifestyle goals.		5%	B2	CD	Core
3.02	Understand strategies for researching career options and comparing job offers.		5%	B2	CD/SS	Core
3.03	Understand procedures for a successful job search.		5%	B2	CD/CS/E/SS	Core
<b>4.00</b>	<b>Understand financial services and forms used in independent living.</b>		<b>15%</b>	<b>B2</b>	<b>CD/CS/E/M</b>	<b>Core</b>
4.01	Understand types of work compensation and forms used for work and income tax purposes.		5%	B2	CD/CS/E/M	Core
4.02	Understand services available from financial institutions and forms of payment for purchases.		10%	B2	CD/CS/E/M	Core
<b>C</b>	<b>BECOMING A RESPONSIBLE CONSUMER</b>		<b>20%</b>			
<b>5.00</b>	<b>Understand consumer rights, responsibilities, and information.</b>		<b>8%</b>	<b>B2</b>	<b>CD/E/M</b>	<b>Core</b>
5.01	Understand rights and responsibilities of consumers.		4%	B2	CD/E/M	Core
5.02	Compare consumer information for food, apparel, personal hygiene, and medicinal drug products.		4%	B2	CD/E/M	Core

<b>6.00</b>	<b>Understand shopping options and practices for meeting consumer needs.</b>		<b>12%</b>	<b>B2</b>	<b>CD/E/M/SS</b>	<b>Core</b>
6.01	Understand basic shopping options and effective shopping practices.		4%	B2	CD/E/M	Core
6.02	Understand options and practices for meeting transportation needs.		4%	B2	CD/E/SS	Core
6.03	Understand options and practices for meeting housing needs.		4%	B2	CD/E/SS	Core
<b>D</b>	<b>PROTECTING AND MANAGING RESOURCES</b>		<b>30%</b>			
<b>7.00</b>	<b>Understand ways to protect personal and family resources.</b>		<b>18%</b>	<b>B2</b>	<b>CD/CS/E/M</b>	<b>Core</b>
7.01	Classify types of health and life insurance and features of types of coverage.		5%	B2	CD/E/M	Core
7.02	Understand ways to protect personal credit.		5%	B2	CD/E/M	Core
7.03	Understand ways to avoid identity theft.		4%	B2	CD/E/M	Core
7.04	Exemplify persuasive methods used in advertising and sales.		4%	B2	CD/CS/E/M	Core
<b>8.00</b>	<b>Apply procedures for managing personal finances.</b>		<b>12%</b>	<b>C3</b>	<b>CD/CS/E/M</b>	<b>Core</b>
8.01	Understand options for saving and investing.		4%	B2	CD/CS/E/M	Core
8.02	Understand personal financial planning.		3%	B2	CD/CS/E/M	Core
8.03	Apply procedures to manage personal income and expenditures.		5%	C3	CD/CS/E/M	Core