

Career and Technical Education Course Blueprint of Essential Standards

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

BF05 Personal Finance

Public Schools of North Carolina
State Board of Education • Department of Public Instruction
Division of Career and Technical Education
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This blueprint has been reviewed by business and industry representatives for technical content and appropriateness for the industry. Contact BusinessandITEducation@dpi.nc.gov for more information.

Adapted CTE Course Blueprint of Essential Standards

Essential standards are big, powerful ideas that are necessary and essential for students to know to be successful in a course. Essential standards identify the appropriate verb and cognitive process intended for the student to accomplish. Essential standards provide value throughout a student's career, in other courses, and translate to the next level of education or world of work.

This document lays out the essential standards for a specific course. The essential standards use Revised Bloom's Taxonomy (RBT) category verbs (remember, understand, apply, analyze, evaluate, create) that reflect the overall intended cognitive outcome of the indicators. Each essential standard and indicator reflects the intended level of learning through two dimensions; The Knowledge Dimension is represented with letters A-C, and the Cognitive Process Dimension by numbers 1-6.*

The Adapted CTE Course Blueprint includes units of instruction, essential standard(s) for each unit, and the specific indicators aligned with industry certification. Also included are the relative weights of the units and essential standards within the course.

This document will help teachers plan for curriculum delivery for the year, prepare daily lesson plans, and construct valid formative, benchmark, and summative assessments. Curriculum for this course is not provided by NCDPI. This curriculum is adapted from the [Take Charge Today! curriculum](#) provided by the [Take Charge America Institute for Consumer Financial Education and Research](#) which focuses on creating research-based education programs to improve consumers' financial literacy and help consumers make informed financial choices in today's complex markets.

The Institute's mission is to create research-based educational outreach programs to improve financial literacy and help consumers to make informed financial choices in today's complex markets. A major endowment gift to the University of Arizona in 2003 from the credit counseling agency Take Charge America established the Institute. Located in the Norton School of Family and Consumer Sciences, the TCAI has focused its efforts during its first five years on educating young people how to manage their finances and make informed choices as they move into adult life.

The Take Charge Today! curriculum staff and Master Educators from the University of Arizona in collaboration with the North Carolina Department of Public Instruction (NCDPI) developed a valid and reliable test item bank used to produce a secure post-assessment administered by NCDPI. Assessment for this course is written at the level of the **ESSENTIAL STANDARD** and assesses the intended outcome of the sum of its indicators.

For additional information about this blueprint, contact the Division of Career and Technical Education, North Carolina Department of Public Instruction, 6361 Mail Service Center, Raleigh, North Carolina 27699-6361.

*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 the NCDPI Adapted CTE Course Blueprint

No.	1	2	3	4
Heading	Essential Std #	Unit Titles, Essential Standards, and Indicators	Course Weight	RBT Designation
Column information	Unique course identifier and essential standard number.	Statements of unit titles, essential standards per unit, and specific indicators per essential standard. If applicable, includes % for each indicator.	Shows the relative importance of each unit and essential standard. Course weight is used to help determine the percentage of total class time to be spent on each essential standard.	Classification of outcome behavior in essential standards and indicators 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

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.

CTE Course Blueprint of Essential Standards for BF05 - Personal Finance

(Recommended hours of instruction: 135-180)

ES # Obj. #	Units, Essential Standards, and Objectives (The Learner will be able to:)	Local Use	Course Weight	Cognitive Process
1	2	3	4	5
	Total Course Weight		100%	
1.00	Understand How to Take Charge of Your Financial Well-Being		11%	B2
1.01	<i>Money in Your Life</i>		4%	
1.02	<i>Financial Decisions</i>		4%	
1.03	<i>Setting Financial Goals</i>		3%	
2.00	Understand the Principles of Managing Your Money		15%	B2
2.01	<i>Introduction to Depository Institutions</i>		4%	
2.02	<i>The Basics of Taxes</i>		2%	
2.03	<i>Statement of Financial Position</i>		3%	
2.04	<i>Income and Expense Statement</i>		4%	
2.05	<i>Spending Plans</i>		2%	
3.00	Understand the Principles of Earning		25%	B2
3.01	<i>Invest in Yourself</i>		4%	
3.02	<i>Career Exploration</i>		4%	
3.03	<i>Preparing for Higher Education</i>		3%	
3.04	<i>Planning for Higher Education</i>		3%	
3.05	<i>Paying for Higher Education</i>		4%	
3.06	<i>Lifelong Employment</i>		3%	
3.07	<i>Getting Paid</i>		4%	
4.00	Understand the Principles of Receiving		8%	B2
4.01	<i>Receiving from Family, Friends, and Non-profits</i>		4%	
4.02	<i>Receiving from Government Programs</i>		4%	
5.00	Understand the Principles of Saving and Investing		11%	B2
5.01	<i>Choose to Save</i>		4%	
5.02	<i>Savings Tools</i>		3%	
5.03	<i>The Fundamentals of Investing</i>		4%	
6.00	Understand the Principles of Spending (includes protecting and borrowing)		26%	B2
6.01	<i>Credit Reports and Scores</i>		4%	
6.02	<i>Credit Basics</i>		4%	
6.03	<i>Understanding Credit Cards</i>		3%	
6.04	<i>Protecting Yourself from Fraud: Identity Theft</i>		4%	
6.05	<i>Types of Insurance</i>		4%	
6.06	<i>Smart Consumer Spending</i>		3%	
6.07	<i>Major Expenditures: Housing, Transportation and Food</i>		4%	
7.00	Understand the Principles of Giving		4%	B2
7.01	<i>Give to Others</i>		2%	
7.02	<i>Estate Planning</i>		2%	