

# Business Software Applications I

(with Career & Financial Literacy)

**19**

Content Standards  
Preserved

**Embedded**

Career Preparedness  
Standards

Tax Standards  
Required by Law

# The Purpose

- Career Preparedness is required for graduation.
- Financial literacy is mandated by Alabama law §16-40-12 requires specific, assessable instruction in taxation and personal finance.
- Foundation course requirements are reduced by removing the need to take two foundation courses in the Financial Services; Management and Entrepreneurship; Marketing and Sales CTE Clusters.\*

*\*Note: Only one foundation course in a program counts towards CTE Completer status to meet the College and Career Readiness (CCR) graduation requirement.*



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# Course alignment

## Embedded Career Preparedness Standards

- Career Development
- Digital Literacy
- Financial Literacy



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# Financial Literacy

## | Budgeting

Personal budget, net worth statement, payment methods, cost comparisons

## | Banking

Financial institution comparison; check register; bank statement reconciliation

## | Credit & Debt

Credit card APR model; loan comparison; credit score; bankruptcy overview

## | Saving & Investing

Saving goal trackers; compound interest; Rule of 72; retirement projections

## | Insurance

Insurance types; premium vs. deductible break-even analysis

## | Taxes

Purpose of taxes; types and calculation; gross-to-net pay; filing comparison



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# Recommendation

## **Approve BSA I (with Career & Financial Literacy) revised standards**

Business Software Applications I with Career & Financial Literacy embeds Career Preparedness content standards.



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