

## Accounting I

### Current Standards

<b>INDICATOR #A 1: Examine the role of accounting in business.</b>
SUB-INDICATOR 1.1 (Webb Level: 1 Recall): Identify career opportunities in the accounting profession.
SUB-INDICATOR 1.2 (Webb Level: 3 Strategic Thinking): Compare and contrast various types of business ownership and accounting principles that apply.
SUB-INDICATOR 1.3 (Webb Level: 2 Skill/Content): Comprehend proper cash management techniques and prepare necessary documents and transactions.

<b>INDICATOR #A 2: Demonstrate the basic principles and procedures of the accounting cycle.</b>
SUB-INDICATOR 2.1 (Webb Level: 3 Strategic Thinking): Examine, analyze, and categorize financial transactions.
SUB-INDICATOR 2.2 (Webb Level: 3 Strategic Thinking): Assess the accounting equation as a guide to journalize transactions.
SUB-INDICATOR 2.3 (Webb Level: 3 Strategic Thinking): Post information from journals into general and subsidiary ledgers.
SUB-INDICATOR 2.4 (Webb Level: 4 Extended Thinking): Analyze and complete payroll using appropriate accounting practices.

<b>INDICATOR #A 3: Create and interpret financial statements.</b>
SUB-INDICATOR 3.1 (Webb Level: 3 Strategic Thinking): Complete and analyze an accounting worksheet.
SUB-INDICATOR 3.2 (Webb Level: 3 Strategic Thinking): Prepare and interpret formal end-of-fiscal period financial statements.

## Accounting I

### Proposed Standards

<b>Webb Level</b>	<b>A 1: Examine the role of accounting in business.</b>
Two Recall	A 1.1 Identify career opportunities in the accounting profession.
Three Strategic Thinking	A 1.2 Compare and contrast various types of business ownership and accounting principles that apply.
Two Skill/Concept	A 1.3 Comprehend proper cash management techniques and prepare necessary documents and transactions.

<b>Webb Level</b>	<b>A 2: Demonstrate the basic principles and procedures of the accounting cycle.</b>
Three Strategic Thinking	A 2.1 Examine, analyze, and categorize financial transactions.
Three Strategic Thinking	A 2.2 Assess the accounting equation as a guide to journalize transactions.
Three Strategic Thinking	A 2.3 Post information from journals into general and subsidiary ledgers.
Four Extended Thinking	A 2.4 Analyze and complete payroll using appropriate accounting practices.

<b>Webb Level</b>	<b>A 3: Create and interpret financial statements.</b>
Three Strategic Thinking	A 3.1 Complete and analyze an accounting worksheet.
Three Strategic Thinking	A 3.2 Prepare and interpret formal end-of-fiscal period financial statements.

**Advanced Accounting****Current Standards**

<b>INDICATOR #AA 1: Demonstrate advanced principles and procedures of the accounting cycle.</b>
SUB-INDICATOR 1.1 (Webb Level: 3 Strategic Thinking): Analyze and prepare financial transactions for a departmentalized accounting system.
SUB-INDICATOR 1.2 (Webb Level: 3 Strategic Thinking): Apply accounting control system procedures to maintain accurate records.

<b>INDICATOR #AA 2: Demonstrate advanced accounting procedures.</b>
SUB-INDICATOR 2.1 (Webb Level: 2 Skill/Concept): Demonstrate the ability to handle uncollectible accounts/bad debts.
SUB-INDICATOR 2.2 (Webb Level: 2 Skill/Concept): Examine and apply the principles for plant assets and depreciation of assets.
SUB-INDICATOR 2.3 (Webb Level: 3 Strategic Thinking): Analyze the principles for notes payable and notes receivable.
SUB-INDICATOR 2.4 (Webb Level: 3 Strategic Thinking): Analyze the principles for accruals.

<b>INDICATOR #AA 3: Perform accounting functions specific to corporations.</b>
SUB-INDICATOR 3.1 (Webb Level: 4 Extended Thinking): Analyze the factors that affect acquiring additional capital, issuing stock, and calculating and paying dividends.
SUB-INDICATOR 3.2 (Webb Level: 4 Extended Thinking): Analyze and interpret financial statements for corporations.

**Course title****changed to:****Accounting II****Proposed Standards**

	<b>All 1: Demonstrate advanced principles and procedures of the accounting cycle.</b>
Level 3: Strategic Thinking	All 1.1 Analyze and prepare financial transactions for a departmentalized accounting system.
Level 3: Strategic Thinking	All 1.2 Apply accounting control system procedures to maintain accurate records.

	<b>All 2: Demonstrate advanced accounting procedures.</b>
Level 2: Skill/Concept	All 2.1 Demonstrate the ability to handle uncollectible accounts/bad debts.
Level 2: Skill/Concept	All 2.2 Examine and apply the principles for plant assets and depreciation of assets.
Level 3: Strategic Thinking	All 2.3 Analyze the principles for notes payable and notes receivable.
Level 3: Strategic Thinking	All 2.4 Analyze the principles for accruals.

	<b>All 3: Perform accounting functions specific to corporations.</b>
Level 4: Extended Thinking	All 3.1 Analyze the factors that affect acquiring additional capital, issuing stock, and calculating and paying dividends.
Level 4: Extended Thinking	All 3.2 Analyze and interpret financial statements for corporations.

## Specialized Accounting Current Standards

INDICATOR #SA 1: Utilize cost accounting methods to track, record, and analyze business costs.
SUB-INDICATOR 1.1 (Webb Level: 2 Skill/Concept): Explain and demonstrate appropriate cost accounting practices for a departmentalized merchandising business.
SUB-INDICATOR 1.2 (Webb Level: 2 Skill/Concept): Explain and demonstrate appropriate cost accounting practices for a manufacturing business.

INDICATOR #SA 2: Assess and interpret the financial conditions of corporations to make informed business decisions.
SUB-INDICATOR 2.1 (Webb Level: 4 Extended Thinking): Evaluate and assess budget reports to make business decisions.
SUB-INDICATOR 2.2 (Webb Level: 2 Skill/Concept): Demonstrate specialized accounting procedures to track cash flows.

INDICATOR #SA 3: Demonstrate budgeting, accounting and financial reporting for not-for-profit organizations.
SUB-INDICATOR 3.1 (Webb Level: 2 Skill/Concept): Perform special accounting functions pertaining to budgeting for not-for-profit organizations.
SUB-INDICATOR 3.2 (Webb Level: 3 Strategic Thinking): Prepare financial statements for not-for-profit organizations.

Changed course  
title to:

## Advanced Accounting Proposed Standards

	<b>AA 1: Utilize cost accounting methods to track, record, and analyze business costs.</b>
Level 2: Skill/Concept	AA 1.1 Explain and demonstrate appropriate cost accounting practices for a departmentalized merchandising business.
Level 2: Skill/Concept	AA 1.2 Explain and demonstrate appropriate cost accounting practices for a manufacturing business.

	<b>AA 2: Assess and interpret the financial conditions of corporations to make informed business decisions.</b>
Level 4: Extended Thinking	AA 2.1 Evaluate and assess budget reports to make business decisions.
Level 2: Skill/Concept	AA 2.2 Demonstrate specialized accounting procedures to track cash flows.

	<b>AA 3: Demonstrate budgeting, accounting and financial reporting for not-for-profit organizations.</b>
Level 2: Skill/Concept	AA 3.1 Perform special accounting functions pertaining to budgeting for not-for-profit organizations.
Level 3: Strategic Thinking	AA 3.2 Prepare financial statements for not-for-profit organizations.

## Introduction to Financial Services

### Current Standards

INDICATOR #IFS 1: Explain how economics relates to the banking and financial industries.
SUB-INDICATOR 1.1 (Webb Level: 2 Skill/Concept): Describe the role of the Federal Reserve and how interest rates affect the economy.
SUB-INDICATOR 1.2 (Webb Level: 2 Skill/Concept): Explain inflation, deflation, recession, depression and their impact on the banking and financial industries.

INDICATOR #IFS 2: Analyze investment opportunities as they relate to the financial industry.
SUB-INDICATOR 2.1 (Webb Level: 2 Skill/Concept): Explain the structure of the securities market.
SUB-INDICATOR 2.2 (Webb Level: 3 Strategic Thinking): Differentiate mutual funds, corporate, and government bonds as they relate to investing.

INDICATOR #IFS 3: Examine the various types of insurance handled in the financial industry.
SUB-INDICATOR 3.1 (Webb Level: 2 Skill/Concept): Discuss
SUB-INDICATOR 3.2 (Webb Level: 2 Skill/Concept): Compare types of life insurance policies.

INDICATOR #IFS 4: Examine financial planning and counseling and how it relates to financial services.
SUB-INDICATOR 4.1 (Webb Level: 1 Recall): Identify successful strategies to help individuals/families achieve financial goals.
SUB-INDICATOR 4.2 (Webb Level: 1 Recall): Discuss the importance of confidentiality when working one-on-one with individuals/families as they work through their financial challenges.
SUB-INDICATOR 4.3 (Webb Level: 1 Recall): Explain the importance of avoiding consumer fraudulent activities and the importance of consumer ethics.

INDICATOR #IFS 5: Explain industry, consumer and career practices.
SUB-INDICATOR 5.1 (Webb Level: 1 Recall): Identify the difference between banks and credit unions.
SUB-INDICATOR 5.2 (Webb Level: 2 Skill/Concept): Describe the loan process.
SUB-INDICATOR 5.3 (Webb Level: 2 Skill/Concept): Explore career-ready practices.

## Change course title to:

Level 2: Skill/Concept

Level 2: Skill/Concept

Level 2: Skill/Concept

Level 3: Strategic Thinking

Level 2: Skill/Concept

Level 2: Skill/Concept

Level 1: Recall

Level 1: Recall

Level 1: Recall

Level 1: Recall

Level 2: Skill/Concept

Level 2: Skill/Concept

Level 2: Skill/Concept

## Introduction to Financial Industries

### Proposed Standards

<b>IFS 1: Explain how economics relates to the banking and financial industries.</b>
IFS 1.1 Describe the role of the Federal Reserve and how interest rates affect the economy.
IFS 1.2 Explain inflation, deflation, recession, depression and their impact on the banking and financial industries.

<b>IFS 2: Analyze investment opportunities as they relate to the financial industry.</b>
IFS 2.1 Explain the structure of the securities market.
IFS 2.2 Differentiate mutual funds, corporate, and government bonds as they relate to investing.

<b>IFS 3: Examine the various types of insurance handled in the financial industry.</b>
IFS 3.1 Discuss property and casualty insurance.
IFS 3.2 Compare types of life insurance policies.

<b>IFS 4: Examine financial planning and counseling and how it relates to financial industries.</b>
IFS 4.1 Identify successful strategies to help individuals/families achieve financial goals.
IFS 4.2 Discuss the importance of confidentiality when working one-on-one with individuals/families as they work through their financial challenges.
IFS 4.3 Explain the importance of avoiding consumer fraudulent activities and the importance of consumer ethics.

<b>IFS 5: Explain industry, consumer and career practices.</b>
IFS 5.1 Identify the difference between banks and credit unions.
IFS 5.2 Describe the loan process.
IFS 5.3 Describe the consequences of extending the loan life to achieve lower monthly payments.
IFS 5.4 Explore career-ready practices.

## Investment Planning

### Current Standards

INDICATOR #INV 1: Describe laws and regulations to manage transactions in the securities and investments industry.
SUB-INDICATOR 1.1 (Webb Level: 2 Skill/Concept): Explain regulations and ethical practices of the securities and investments industry.
SUB-INDICATOR 1.2 (Webb Level: 2 Skill/Concept): Describe fundamental concepts of real estate law.
SUB-INDICATOR 1.3 (Webb Level: 2 Skill/Concept): Explain the nature and scope of real estate titling.

INDICATOR #INV 2: Manage the use of financial resources to perform key duties in the securities and investments industry.
SUB-INDICATOR 2.1 (Webb Level: 2 Skill/Concept): Describe investment analysis and selection processes.
SUB-INDICATOR 2.2 (Webb Level: 4 Extended Thinking): Select investments for clients.
SUB-INDICATOR 2.3 (Webb Level: 3 Strategic Thinking): Appraise assets to determine their value.

INDICATOR #CE 3: Plan, monitor and manage day-to-day securities and investments operations.
SUB-INDICATOR 3.1 (Webb Level: 4 Extended Thinking): Implement securities and investments operations activities.

INDICATOR #INV 4: Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a securities and investments career.
SUB-INDICATOR 4.1 (Webb Level: 2 Skill/Concept): Describe careers in securities, investments, and real estate.
SUB-INDICATOR 4.2 (Webb Level: 2 Skill/Concept): Explore securities and investments licensing and certification programs.
SUB-INDICATOR 4.3 (Webb Level: 2 Skill/Concept): Describe securities and investments services.

INDICATOR #INV 5: Determine client needs and wants to guide purchase decisions and enhance future securities and investments opportunities.
SUB-INDICATOR 5.1 (Webb Level: 2 Skill/Concept): Explain securities and investments products and their benefits.
SUB-INDICATOR 5.2 (Webb Level: 4 Extended Thinking): Complete a securities and investments sale.
SUB-INDICATOR 5.3 (Webb Level: 3 Strategic Thinking): Demonstrate knowledge of Investment and Savings Plan.

## Investment Planning

### Proposed Standards

	<b>INV 1: Describe laws and regulations to manage transactions in the securities and investments industry.</b>
Level 1: Recall	INV 1.1 Explain regulations and ethical practices of the securities and investments industry.
Level 1: Recall	INV 1.2 Describe fundamental concepts of real estate law.
Level 1: Recall	INV 1.3 Explain the nature and scope of real estate titling.

	<b>INV 2: Identify the financial tools used in the securities and investments industry.</b>
Level 1: Recall	INV 2.1 Explain securities and investments products and their benefits.
Level 1: Recall	INV 2.2 Describe investment analysis and selection processes.
Level 4: Extended Thinking	INV 2.3 Select investments for clients.
Level 2: Skill/Concept	INV 2.4 Evaluate an asset appraisal to determine their value.

	<b>INV 3: Plan, monitor and manage day-to-day securities and investments operations.</b>
Level 4: Extended Thinking	INV 3.1 Implement securities and investments operations activities.

	<b>INV 4: Explore careers in the securities and investments industry</b>
Level 1: Recall	INV 4.1 Identify careers in securities, investments, and real estate.
Level 1: Recall	INV 4.2 Understand the role of securities and investments licensing and certification programs.

	<b>INV 5: Investigate strategies to Educate and attract potential customers .</b>
Level 3: Strategic Thinking	INV 5.1 Prospecting customers to grow a customer base.

## Personal Finance

### Current Standards

INDICATOR #PF 1: Analyze elements that affect personal income.
SUB-INDICATOR 1.1 (Webb Level: 2 Skill/Concept): Explain controllable factors involved in personal finance.
SUB-INDICATOR 1.2 (Webb Level: 2 Skill/Concept): Analyze factors that affect take home pay.

INDICATOR #PF 2: Implement processes involved in managing personal finances.
SUB-INDICATOR 2.1 (Webb Level: 4 Extended Thinking): Execute a rational decision-making process considering alternatives and consequences.
SUB-INDICATOR 2.2 (Webb Level: 1 Recall): Differentiate among various money management tools.
SUB-INDICATOR 2.3 (Webb Level: 2 Skill/Concept): Generate a system to organize finances and maintain records.

INDICATOR #PF 3: Use an informed decision-making process to manage credit and debt.
SUB-INDICATOR 3.1 (Webb Level: 1 Recall): Differentiate the sources, costs and benefits of using consumer credit.
SUB-INDICATOR 3.2 (Webb Level: 2 Skill/Concept): Explain the positive and negative consequences of using credit.

INDICATOR #PF 4: Evaluate savings and investment options to meet short- and long-term goals.
SUB-INDICATOR 4.1 (Webb Level: 2 Skill/Concept): Explain how saving contributes to financial security.
SUB-INDICATOR 4.2 (Webb Level: 2 Skill/Concept): Explain how investing builds wealth and helps meet financial goals.

INDICATOR #PF 5: Use appropriate and cost-effective risk management strategies.
SUB-INDICATOR 5.1 (Webb Level: 4 Extended Thinking): Evaluate how risk management protects against financial loss.
SUB-INDICATOR 5.2 (Webb Level: 3 Strategic Thinking): Determine how consumer protection laws protect consumers.

## Personal Finance

### Proposed Standards

	<b>PF 1: Analyze elements that affect personal income.</b>
Level 2: Skill/Concept	PF 1.1 Explain controllable factors involved in personal finance.
Level 2: Skill/Concept	PF 1.2 Analyze factors that affect take home pay.

	<b>PF 2: Implement processes involved in managing personal finances.</b>
Level 4: Extended Thinking	PF 2.1 Execute a rational decision-making process considering alternatives and consequences.
Level 2: Skill/Concept	PF 2.2 Differentiate among various money management tools.
Level 3: Strategic Thinking	PF 2.3 Generate a system to organize finances and maintain records.

	<b>PF 3: Use an informed decision-making process to manage credit and debt.</b>
Level 2: Skill/Concept	PF 3.1 Differentiate the sources, costs and benefits of using consumer credit.
Level 2: Skill/Concept	PF 3.2 Explain the positive and negative consequences of using credit.

	<b>PF 4: Evaluate savings and investment options to meet short- and long-term goals.</b>
Level 2: Skill/Concept	PF 4.1 Explain how saving contributes to financial security.
Level 2: Skill/Concept	PF 4.2 Explain how investing builds wealth and helps meet financial goals.

	<b>PF 5: Use appropriate and cost-effective risk management strategies.</b>
Level 4: Extended Thinking	PF 5.1 Evaluate how risk management protects against financial loss.
Level 3: Strategic Thinking	PF 5.2 Determine how consumer protection laws protect consumers.

## Banking Services

### Current Standards

INDICATOR #BNKS 1: Describe laws and regulations to manage business operations and transactions in the banking services industry.
SUB-INDICATOR 1.1 (Webb Level: 1 Recall): Understand a compliance program and how it protects the company's well-being.
SUB-INDICATOR 1.2 (Webb Level: 2 Skill/Concept): Describe regulations and ethical practices governing banking services.

INDICATOR #BNKS 2: Understand how to create and maintain positive, ongoing relationships with banking customers.
SUB-INDICATOR 2.1 (Webb Level: 1 Recall): Understand how to develop positive relationships with customers to enhance company image.
SUB-INDICATOR 2.2 (Webb Level: 3 Strategic Thinking): Manage a profitable investment portfolio to build customer relationships.

INDICATOR #BNKS 3: Manage the use of financial resources to enhance banking performance.
SUB-INDICATOR 3.1 (Webb Level: 2 Skill/Concept): Describe the manner in which banks generate profit.
SUB-INDICATOR 3.2 (Webb Level: 4 Extended Thinking): Utilize financial formulas commonly used in banking to determine the growth and stability of banking services.

INDICATOR #BNKS 4: Understand banking technology.
SUB-INDICATOR 4.1 (Webb Level: 4 Extended Thinking): Utilize banking technology to increase workplace efficiency and effectiveness.

INDICATOR #BNKS 5: Plan, monitor and manage the day-to-day activities within a banking organization to ensure secure operations.
SUB-INDICATOR 5.1 (Webb Level: 2 Skill/Concept): Describe how bank security programs minimize chance for loss.
SUB-INDICATOR 5.2 (Webb Level: 2 Skill/Concept): Describe the loan application process to determine creditworthiness of customers.
SUB-INDICATOR 5.3 (Webb Level: 2 Skill/Concept): Discuss real estate lending and servicing.
SUB-INDICATOR 5.4 (Webb Level: 2 Skill/Concept): Discuss problem loan management.

INDICATOR #BNKS 6: Determine client needs and wants
SUB-INDICATOR 6.1 (Webb Level: 2 Skill/Concept): Describe sales techniques to acquire new business.

INDICATOR #BNKS 7: Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in banking services.
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## Course title changed to:

## Principles of Banking

### Proposed Standards

	<b>BNKS 1: Describe laws and regulations to manage business operations and transactions in the banking industry.</b>
Level 1: Recall	BNKS 1.1 Understand a compliance program and how it protects the company's well-being.
Level 1: Recall	BNKS 1.2 Describe regulations and ethical practices governing banking services.

	<b>BNKS 2: Understand how to create and maintain positive, ongoing relationships with banking customers.</b>
Level 1: Recall	BNKS 2.1 Understand how to develop positive relationships with customers to enhance company image.
Level 3: Strategic Thinking	BNKS 2.2 Manage a profitable investment portfolio to build customer relationships.

	<b>BNKS 3: Manage the use of financial resources to enhance banking performance.</b>
Level 2: Skill/Concept	BNKS 3.1. Describe the manner in which banks generate profit.
Level 3: Strategic Thinking	BNK 3.2. Utilize financial formulas commonly used in banking to determine the growth and stability of banking services.

	<b>BNKS 4: Understand banking technology.</b>
Level 4: Extended Thinking	BNKS 4.1. Utilize banking technology to increase workplace efficiency and effectiveness.
Level 1: Recall	BNKS 4.2 Understand how consumer banking products and processes are evolving through the use of technology.

	<b>BNKS 5: Plan, monitor and manage the day-to-day activities within a banking organization to ensure secure operations.</b>
Level 1: Recall	BNKS 5.1. Describe how bank security programs minimize chance for loss.
Level 2: Skill/Concept	BNKS 5.2 Demonstrate the proper procedures for cash transactions Complete a deposit slip
Level 2: Skill/Concept	BNKS 5.3. Describe the loan application process to determine creditworthiness of customers.
Level 2: Skill/Concept	BNKS 5.4. Discuss real estate lending and servicing.
Level 1: Recall	BNKS 5.5. Discuss problem loan management.

	<b>BNKS 6: Determine client needs and wants.</b>
Level 2: Skill/Concept	BNKS 6.1 Describe sales techniques to acquire new business.
Level 3: Strategic Thinking	BNKS 6.2 Demonstrate sales techniques to acquire new business.

	<b>BNKS 7: Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in banking services.</b>
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## Banking Services

### Current Standards

SUB-INDICATOR 7.1 (Webb Level: 2 Skill/Concept): Describe the importance of ethical practices in the banking industry.
SUB-INDICATOR 7.2 (Webb Level: 1 Recall): Identify the nature and scope of types of banking institutions.
SUB-INDICATOR 7.3 (Webb Level: 3 Strategic Thinking): Acquire knowledge of banking processes and services.
SUB-INDICATOR 7.4 (Webb Level: 2 Skill/Concept): Describe roles and responsibilities in banking services.

### Course title changed to:

## Principles of Banking

### Proposed Standards

Level 1: Recall	BNKS 7.1. Describe the importance of ethical practices in the banking industry.
Level 1: Recall	BNKS 7.2. Identify the nature and scope of types of banking institutions.
Level 1: Recall	BNKS 7.3. Acquire knowledge of banking processes and services.
Level 2: Skill/Concept	BNKS 7.4. Explore the career pathways that exist within the banking industry.



## Risk Management and Insurance

### Current Standards

INDICATOR #RMI 1: Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in insurance.
SUB-INDICATOR 1.1 (Webb Level: 1 Recall): Describe essential knowledge and skills needed to be employed in the insurance industry.
SUB-INDICATOR 1.2 (Webb Level: 2 Skill/Concept): Describe roles and responsibilities associated with careers in the insurance industry.
SUB-INDICATOR 1.3 (Webb Level: 2 Skill/Concept): Describe insurance licensing and certification programs.

INDICATOR #RMI 2: Acquire product knowledge to communicate product benefits and to ensure appropriateness of product for the customer.
SUB-INDICATOR 2.1 (Webb Level: 2 Skill/Concept): Discuss the components of automobile insurance coverage.
SUB-INDICATOR 2.2 (Webb Level: 2 Skill/Concept): Discuss the components of health insurance coverage.
SUB-INDICATOR 2.3 (Webb Level: 2 Skill/Concept): Discuss the components of life insurance coverage.
SUB-INDICATOR 2.4 (Webb Level: 2 Skill/Concept): Discuss the components of homeowner's and renter's insurance.

INDICATOR #RMI 3: Determine client needs and wants to guide purchase decisions and enhance future insurance business opportunities.
SUB-INDICATOR 3.1 (Webb Level: 2 Skill/Concept): Describe insurance products and their benefits.
SUB-INDICATOR 3.2 (Webb Level: 3 Strategic Thinking): Evaluate existing client insurance and risk management needs.

INDICATOR #RMI 4: Describe laws and regulations to manage transactions in the insurance industry.
SUB-INDICATOR 4.1 (Webb Level: 1 Recall): Define regulations that ensure compliance and demonstrate adherence to insurance industry regulations.
SUB-INDICATOR 4.2 (Webb Level: 2 Skill/Concept): Explain legal concepts and ethics pertinent to the insurance industry.

INDICATOR #RMI 5: Demonstrate underwriting techniques and strategies to evaluate the risk posed by potential insurance clients.
SUB-INDICATOR 5.1 (Webb Level: 3 Strategic Thinking): Analyze the risk posed by potential clients in order to make insurance approval/denial decisions.

## Change course title to:

## Principles of Insurance

### Proposed Standards

	POI 1: Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in insurance.
Level 1: Recall	POI 1.1. Describe essential knowledge and skills needed to be employed in the insurance industry.
Level 1: Recall	POI 1.2. Explore roles and responsibilities associated with careers in the insurance industry.
Level 1: Recall	POI 1.3. Describe insurance licensing and certification programs.

	POI 2: Acquire product knowledge to communicate product benefits and to ensure appropriateness of product for the customer.
Level 1: Recall	POI.2.1 Discuss the components of automobile insurance coverage.
Level 1: Recall	POI.2.2 Discuss the components of health insurance coverage.
Level 1: Recall	POI.2.3 Discuss the components of life insurance coverage.
Level 1: Recall	POI.2.4 Discuss the components of homeowner's and renter's insurance.

	POI 3: Determine client needs and wants to guide purchase decisions and enhance future insurance business opportunities.
Level 4: Extended Thinking	POI 3.1. Construct an insurance plan based on the consumer's insurance needs
Level 3: Strategic Thinking	POI.3.2 Evaluate existing client insurance and risk management needs.

	POI 4: Describe laws and regulations to manage transactions in the insurance industry.
Level 1: Recall	POI 4.1. Define regulations that ensure compliance and demonstrate adherence to insurance industry regulations.
Level 1: Recall	POI 4.2. Explain legal concepts and ethics pertinent to the insurance industry.

	POI 5: Evaluate underwriting techniques and strategies to determine the risk posed by potential insurance clients.
Level 3: Strategic Thinking	POI 5.1. Analyze the risk posed by potential clients in order to make insurance approval/denial decisions.