

Wappingers Central School District CTE Business Education Employability Profile: CONTENT SKILLS

Unsatisfactory (1)	Needs Improvement (2)	Meets Expectations (3)				Exceeds Expectations(4)
Not yet demonstrating the skills required for the position and needs to have a formal plan for improving skills. Needs additional training	Inconsistently demonstrates the skills needed for the position. Further development is needed	Demonstrates the skills required for the position with rare exceptions, and shows initiative in improving skills				Consistently demonstrates skills required for the position. Often exceeds expectations and has emerged as a leader that improves the overall team.

Content Skills	Performance Expectations	1	2	3	4	Comments: Student Work Readiness Skills
Business Concepts	Understand the basic ideas of the supply and demand curve					
	Identify producers and consumers					
	Engage in simulation for buying and selling a commodity					
	Knowledge of target markets					
	Ability to calculate					
	Assess fixed and variable costs to determine profit					
	Managing inventory to ensure a profit					
	Understand an income statement, balance sheet and their function					
	Understanding of policies and procedures to create a fair and consistent work environment					
	Understand basic business types in America					
	Understand laws and regulations businesses must comply					
	Understand how a business plan pulls an entrepreneurial idea together					
	Understand a business plan					
	Understand financial statements used by corporations					
	Understand the steps in a sales process to prepare and execute sales for a company					
	Understand design, marketing, and sales strategies to be most effective in your business					
	Understand how to calculate your taxes					
	Understand how American taxes contribute to a government that can sustain an environment to support a capitalistic economy					
	Understand “behavioral finance” and the reasons behind why people spend money					
	Understand fixed and variable expenses					
	Understand different types of mortgages.					
	Understand how to balance a budget					
	Understand effect of inflation on savings					
	Understand credit scores, borrowing money and the risks					
Understand identify theft, consumer fraud, government agencies to protect consumers						
Understand how to invest, and different financial instruments						
Understand insurance as a part of a healthy financial plan						

