

Chapter 127. Texas Essential Knowledge and Skills for Career Development and Career and Technical Education

Subchapter F. Business, Marketing, and Finance

Statutory Authority: The provisions of this Subchapter F issued under Texas Education Code, §7.102(c)(4) and §28.002(a) and (c), unless otherwise noted.

§127.241. Principles of Business, Marketing, and Finance (One Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(1) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 9-11. Students shall be awarded one credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) In Principles of Business, Marketing, and Finance, students gain knowledge and skills in economies and private enterprise systems, the impact of global business, the marketing of goods and services, advertising, and product pricing. Students analyze the sales process and financial management principles. This course allows students to reinforce, apply, and transfer academic knowledge and skills to a variety of interesting and relevant activities, problems, and settings in business, marketing, and finance.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
 - (1) The student describes the characteristics of business. The student is expected to:
 - (A) explain the principles of supply and demand;
 - (B) differentiate between goods and services;
 - (C) identify the types of business;
 - (D) compare the different forms of ownership;
 - (E) examine the organizational structure and functions of business;
 - (F) interpret the nature of balance sheets and income statements; and
 - (G) identify business cycles.

- (2) The student defines ethics in business. The student is expected to:
 - (A) distinguish between ethical and unethical business practices; and
 - (B) contrast ethical, moral, and legal choices that relate to the decision-making process in business situations.
- (3) The student differentiates between the types of economic systems with emphasis on the private enterprise system and the U.S. economy. The student is expected to:
 - (A) compare and contrast the types of economic systems, including traditional, centrally planned, market, and mixed economies;
 - (B) summarize the characteristics of the private enterprise system; and
 - (C) identify factors affecting business profits, revenues, and expenses.
- (4) The student relates to the impact of international business on the U.S. economy. The student is expected to:
 - (A) explain the role of business in a global society;
 - (B) compare domestic and world trade; and
 - (C) explain the impact of imports and exports on the U.S. economy.
- (5) The student identifies the role and impact of government, the legal system, and organized labor in business. The student is expected to:
 - (A) differentiate among the roles of government in business;
 - (B) describe types of activities performed by governments in business;
 - (C) ascertain the role of the legal system in business; and
 - (D) explain the role of organized labor in society.
- (6) The student classifies types of businesses that market goods and services. The student is expected to:
 - (A) explain the importance of different marketing strategies for goods versus services;
 - (B) define business and industry terms such as producers, raw-goods producers, manufacturers, builders, trade industries, retailers, wholesalers, and service businesses;
 - (C) identify types of retailers;
 - (D) explain the role of retailers in a private enterprise system;
 - (E) identify examples of wholesalers; and
 - (F) describe the role of wholesalers in a private enterprise system.
- (7) The student analyzes cost and profit relationships in finance. The student is expected to:
 - (A) explain the concept of productivity;
 - (B) analyze the impact of specialization and division of labor on productivity; and
 - (C) explain the concept of organized labor and business.
- (8) The student understands the fundamental principles of money. The student is expected to:
 - (A) evaluate forms of financial exchange, including cash, credit, debit, and electronic funds transfer;
 - (B) identify types of currency, including paper money, coins, banknotes, government bonds, and treasury notes;
 - (C) list functions of money such as medium of exchange, unit of measure, and store of value;

- (D) summarize the purposes and importance of credit; and
 - (E) explain legal responsibilities associated with financial exchanges.
- (9) The student demonstrates an understanding of personal financial management. The student is expected to:
- (A) explain the importance of providing accurate information;
 - (B) calculate gross and net pay;
 - (C) simulate opening and maintaining various types of bank accounts;
 - (D) reconcile bank statements;
 - (E) compare the advantages and disadvantages of different types of banking services;
 - (F) examine investment growth by developing a personal investment plan; and
 - (G) prepare an individual income tax return.
- (10) The student explains the importance of marketing as well as the functions of marketing. The student is expected to:
- (A) define marketing;
 - (B) understand how marketing is related to other functions of business;
 - (C) explain the marketing concept; and
 - (D) describe marketing functions and its related activities.
- (11) The student understands the scope of market identification. The student is expected to:
- (A) explain the concept of market and market identification;
 - (B) identify market segments;
 - (C) explain the difference in market segmentation and mass marketing;
 - (D) define and explain the importance of target markets; and
 - (E) identify a target market for a product or service using market segmentation.
- (12) The student understands the importance of an effective marketing mix. The student is expected to:
- (A) explain the concept of marketing strategies;
 - (B) define each component of the marketing mix;
 - (C) identify examples of an effective marketing mix;
 - (D) create an effective marketing mix for a product or service; and
 - (E) explain the role of participation as a key element of marketing.
- (13) The student identifies career opportunities within the Business, Marketing, and Finance Career Cluster and formulates a career plan. The student is expected to:
- (A) analyze individual goals and interests;
 - (B) determine individual talents, abilities, and skills; and
 - (C) develop an individual career plan.

Source: The provisions of this §127.241 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.242. Touch System Data Entry (One-Half Credit), Adopted 2015.

- (a) Implementation. The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
- (b) General requirements. This course is recommended for students in Grades 9 and 10. Students shall be awarded one-half credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) In Touch System Data Entry, students apply technical skills to address business applications of emerging technologies. Students enhance reading, writing, computing, communication, and reasoning skills and apply them to the business environment. Students will need to apply touch system data entry for production of business documents.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
 - (1) The student demonstrates professional standards/employability skills required by business and industry. The student is expected to:
 - (A) communicate effectively with others using oral and written skills;
 - (B) demonstrate collaboration skills through teamwork;
 - (C) demonstrate professionalism by conducting oneself in a manner appropriate for the profession and workplace;
 - (D) demonstrate a positive, productive work ethic by performing assigned tasks as directed;
 - (E) comply with all applicable rules, laws, and regulations; and
 - (F) demonstrate time-management skills by prioritizing tasks, following schedules, and tending to goal-relevant activities in a way that uses time wisely and optimizes efficiency and results.
 - (2) The student applies the proper keyboarding technique to input data when using the computer. The student is expected to:
 - (A) demonstrate correct posture and position while conducting data entry;
 - (B) display proper care and operation of equipment used;
 - (C) apply the correct touch-system techniques for operating alphabetic keys;
 - (D) demonstrate the correct touch-system techniques for operating numeric and symbol keys;
 - (E) use the correct touch-system techniques for operating the ten-key numeric pad; and
 - (F) correctly use the command and function keys.
 - (3) The student applies correct techniques for the touch-system of operating the keyboard to develop speed and accuracy. The student is expected to:

- (A) demonstrate improvement in speed and accuracy;
 - (B) develop the ability to proofread and edit writing for proper voice, tense, and syntax, assuring that it conforms to standard English, when appropriate;
 - (C) use the backspace key to correct errors;
 - (D) compose a variety of business documents under timed situations; and
 - (E) apply speed and accuracy in production of documents.
- (4) The student formats and prints documents such as personal and business letters, short reports, outlines, and compositions. The student is expected to:
- (A) demonstrate the ability to work from printed, rough-draft, statistical, handwritten, and unarranged material;
 - (B) demonstrate the ability to compose at the keyboard;
 - (C) demonstrate the ability to proofread;
 - (D) identify the parts of a personal and business letter;
 - (E) format personal and business letters and envelopes;
 - (F) format all pages of a report, including a title page, reference page, and bibliography;
 - (G) format an outline; and
 - (H) demonstrate mastery of basic grammar, including using punctuation marks, numbers and symbols, and capitalization correctly.
- (5) The student prepares business documents using effective communication. The student is expected to:
- (A) interpret and follow directions to produce documents;
 - (B) demonstrate proficiency in business English, spelling, and proofreading;
 - (C) identify and apply correct format for business correspondence and documents; and
 - (D) demonstrate concepts and processes to employ the appropriate steps in document production.
- (6) The student improves level of proficiency in producing complex business documents. The student is expected to:
- (A) refine work habits; and
 - (B) improve techniques, speed, and accuracy in document production.
- (7) The student solves problems using document processing skills. The student is expected to:
- (A) identify criteria for selection and evaluation of word-processing software;
 - (B) analyze proper placement, format, and priority of completion;
 - (C) produce business correspondence such as letters, memos, emails, press releases, announcements, tables, reports, legal documents, and business forms; and
 - (D) prepare and distribute personalized correspondence using electronic mail.
- (8) The student develops the technology and social skills necessary to work in an office environment. The student is expected to:
- (A) create and present a visual and oral report using text and graphics;
 - (B) relate the social ramifications of computer applications to privacy, values, and ethics;
 - (C) enhance overall office productivity by responsible use of computer systems;

- (D) develop human-relation skills for working in a team environment; and
- (E) participate in student leadership activities.

Source: The provisions of this §127.242 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.243. Business Law (One Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(1) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 11 and 12. Students shall be awarded one credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) Business Law is designed for students to analyze various aspects of the legal environment, including ethics, the judicial system, contracts, personal property, sales, negotiable instruments, agency and employment, business organization, risk management, and real property.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
 - (1) The student defines ethics in business. The student is expected to:
 - (A) distinguish between ethical and unethical business practices; and
 - (B) contrast ethical, moral, and legal choices that relate to the decision-making process in business situations.
 - (2) The student identifies the different types of law, courts, and regulations in the judicial system. The student is expected to:
 - (A) identify the concepts of civil and criminal law;
 - (B) explain the different types of courts and traditional court procedures;
 - (C) differentiate between business torts and crimes; and
 - (D) comprehend the rationale for governmental regulations of business activities.
 - (3) The student identifies the principles of contracts in business. The student is expected to:
 - (A) explain the classes of contracts;
 - (B) cite methods of offer and acceptance;
 - (C) explain the different capacities to contract;

- (D) examine the concepts of consideration;
 - (E) describe defective agreements;
 - (F) describe illegal agreements; and
 - (G) research contemporary cases dealing with contract law using appropriate online technology.
- (4) The student explains personal property. The student is expected to:
- (A) contrast real property with personal property;
 - (B) analyze the nature of personal property;
 - (C) recognize the different types of bailments and obligations and rights under each type; and
 - (D) research cases dealing with personal property using appropriate online technology.
- (5) The student identifies the concept of sales in the context of business law. The student is expected to:
- (A) identify the nature of goods and services;
 - (B) explain the formalities of sale;
 - (C) characterize the transfer of title and risks in sales contracts;
 - (D) identify and explain the types and categories of warranties, product liability, and consumer protection; and
 - (E) research cases dealing with contract sales using appropriate online technology.
- (6) The student researches negotiable instruments. The student is expected to:
- (A) explain the nature of negotiable instruments;
 - (B) identify the essentials of negotiability;
 - (C) explain promissory notes and drafts;
 - (D) distinguish between negotiation and discharge;
 - (E) assess the liabilities of the holders in due course;
 - (F) identify the defenses in dealing with negotiable instruments; and
 - (G) research cases dealing with negotiable instruments using appropriate online technology.
- (7) The student analyzes the concepts of agency and employment. The student is expected to:
- (A) summarize the nature and creation of an agency;
 - (B) explain the operation and termination of an agency;
 - (C) recognize the nature of employer and employee relations;
 - (D) explain employee rights;
 - (E) identify the tenets of labor legislation; and
 - (F) research cases dealing with employment law using appropriate online technology.
- (8) The student identifies the different types of business organization. The student is expected to:
- (A) explain a sole proprietorship;
 - (B) explain the creation and operation of a partnership;
 - (C) discuss the nature and creation of a corporation;
 - (D) depict the ownership of a corporation; and

- (E) describe the management and dissolution of a corporation.
- (9) The student explains risk-management instruments. The student is expected to:
 - (A) identify the principles of insurance;
 - (B) review the types of insurance;
 - (C) recognize security devices such as fidelity bonds and securities;
 - (D) discuss the appropriateness and categories of bankruptcy; and
 - (E) research contemporary cases dealing with risk-bearing devices using appropriate online technology.
- (10) The student describes the legal contexts of real property. The student is expected to:
 - (A) explain the nature of real property;
 - (B) establish the proper methods for the transfer of real property;
 - (C) describe the different types of real estate mortgages;
 - (D) review contemporary landlord-tenant law;
 - (E) explain wills, inheritances, and trusts; and
 - (F) research cases dealing with real estate law using appropriate online technology.
- (11) The student knows how to use self-development techniques and interpersonal skills to accomplish legal tasks and solve cases. The student is expected to:
 - (A) identify and practice effective interpersonal skills involving situations with coworkers, supervisors, and clients;
 - (B) identify and practice effective team-building skills involving situations with coworkers, supervisors, and clients; and
 - (C) participate in leadership and career development activities.

Source: The provisions of this §127.243 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.244. Business English (One Credit), Adopted 2015.

- (a) Implementation. The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
- (b) General requirements. This course is recommended for students in Grade 12. Prerequisite: English III Recommended Prerequisite: Touch Systems Data Entry. This course satisfies the high school advanced English graduation requirement. Students shall be awarded one credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) In Business English, students enhance communication and research skills by applying them to the business environment, in addition to exchanging information and producing properly formatted business documents using emerging technology.

- (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
- (1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:
 - (A) communicate effectively with others using oral and written skills;
 - (B) demonstrate collaboration skills through teamwork;
 - (C) demonstrate professionalism by conducting oneself in a manner appropriate for the profession and workplace;
 - (D) demonstrate a positive, productive work ethic by performing assigned tasks as directed;
 - (E) show integrity by choosing the ethical course of action and comply with all applicable rules, laws, and regulations; and
 - (F) demonstrate time-management skills by prioritizing tasks, following schedules, and tending to goal-relevant activities in a way that uses time wisely and optimizes efficiency and results.
 - (2) The student prepares for effective communication skills. The student is expected to:
 - (A) organize ideas logically and sequentially;
 - (B) locate and interpret written information;
 - (C) distinguish communicated fact from opinion by identifying key words;
 - (D) interpret visual materials such as charts, graphs, pictures, and maps and translate the information into textual form;
 - (E) employ precise language to communicate ideas clearly and concisely; and
 - (F) organize ideas in writing in a coherent, logical progression.
 - (3) The student employs appropriate research techniques to produce effective business communication. The student is expected to:
 - (A) incorporate information from printed copies and electronic resources and references;
 - (B) locate and paraphrase secondary sources;
 - (C) document secondary sources;
 - (D) design, conduct, and analyze the results of a survey;
 - (E) conduct interviews to obtain resource materials; and
 - (F) create a business project incorporating data imported from various sources.
 - (4) The student exchanges information via telecommunications such as email, images, social media, and other online information services with appropriate supervision. The student is expected to:
 - (A) evaluate which telecommunications methods are most appropriate to a given situation; and
 - (B) apply appropriate business ethics and correct etiquette when using telecommunications.
 - (5) The student illustrates proficiency in interpersonal communication. The student is expected to:
 - (A) develop professional vocabulary skills;

- (B) execute effective oral presentations;
 - (C) deliver an effective business presentation such as sales, reports, and proposals;
 - (D) apply effective communication techniques when using the telephone and different forms of technology;
 - (E) demonstrate the ability to listen by writing summaries of presentations and oral conversations;
 - (F) display active listening through oral feedback;
 - (G) follow oral and written directions;
 - (H) demonstrate the ability to give oral instructions for completing a simple task; and
 - (I) apply proper business interviewing techniques in various situations such as one-on-one, group, and committee interviews.
- (6) The student develops communication skills necessary to address a changing business environment. The student is expected to:
- (A) describe the communication process;
 - (B) identify barriers to effective communication;
 - (C) assess the ethical and legal implications of messages;
 - (D) discern appropriate channels for transmitting messages;
 - (E) interpret nonverbal communication in various activities;
 - (F) illustrate the impact of nonverbal communication on the total communication process;
 - (G) identify ways to improve communication in organizations; and
 - (H) discuss potential communication problems in multicultural business environments.
- (7) The student produces business documents using current and emerging technology. The student is expected to:
- (A) format business documents;
 - (B) demonstrate basic writing skills through assigned tasks;
 - (C) compose positive, negative, and persuasive messages;
 - (D) compose business letters and memos using the appropriate organizational strategies;
 - (E) produce a business report containing text and graphics; and
 - (F) develop a business newsletter.
- (8) The student documents technical knowledge and skills. The student is expected to:
- (A) prepare a professional electronic portfolio that includes information such as:
 - (i) attainment of technical skill competencies;
 - (ii) recognitions, awards, and scholarships;
 - (iii) extended learning experiences such as community service and active participation in career and technical student organizations;
 - (iv) sample letter of application;
 - (v) resume;
 - (vi) samples of work; and
 - (vii) teacher recommendations; and

- (B) present the portfolio to interested stakeholders.
- (9) The student understands how to collect and use information in procedural texts and documents. The student is expected to:
- (A) draw conclusions about how the patterns of organization and hierarchic structures support the understandability of text;
 - (B) evaluate the structures of text such as format or headers for their clarity and organizational coherence; and
 - (C) evaluate the structures of text for the effectiveness of their graphic representations.
- (10) The student uses comprehension skills to analyze how words, images, graphics, and sounds work together in various forms to impact meaning. The student applies the knowledge and skills in paragraphs (2)-(9) of this subsection with greater depth in increasingly more complex texts. The student is expected to:
- (A) evaluate how messages presented in media reflect social and cultural views in ways different from traditional texts;
 - (B) evaluate the interactions of different techniques used in multi-layered media such as layout, pictures, typeface in print media, images, text, or sound in electronic journalism;
 - (C) evaluate how one issue or event is represented across various media to understand the notions of bias, audience, and purpose; and
 - (D) evaluate changes in formality and tone across various media for different audiences and purposes.
- (11) The student uses elements of the writing process (planning, drafting, revising, editing, and publishing) to compose text. The student is expected to:
- (A) plan a first draft by selecting the correct genre for conveying the intended meaning to multiple audiences; determining appropriate topics through a range of strategies such as discussion, background reading, personal interests, or interviews; and developing a thesis or controlling idea;
 - (B) structure ideas in persuasive ways such as using outlines, note taking, graphic organizers, or lists to develop drafts in timed and open-ended situations;
 - (C) revise drafts to clarify meaning, consistency of tone, and logical organization;
 - (D) edit drafts for grammar, mechanics, and spelling; and
 - (E) revise a final draft in response to feedback from peers and teacher and publish written work for appropriate audiences.
- (12) The student writes expository and procedural or work-related texts to communicate ideas and information to specific audiences for specific purposes. The student is expected to:
- (A) write an analytical essay of sufficient length that includes effective introductory, concluding, and supporting paragraphs that incorporate relevant perspectives and evidence;
 - (B) write procedural and work-related documents such as resumes, proposals, college applications, or operation manuals that include a clearly stated purpose combined with a well-supported viewpoint on the topic; appropriate formatting structures such as headings, graphics, or white space; and accurate technical information; and
 - (C) produce a multimedia presentation such as a documentary, class newspaper, docudrama, infomercial, or visual or textual parody that includes graphics, images, and sound and appeals to a specific audience.

- (13) The student understands the function of and uses the conventions of academic language when speaking and writing. The student continues to apply the knowledge and skills in paragraphs (2)-(12) with greater complexity. The student is expected to:
 - (A) understand and use adjectival, noun, or adverbial clauses and phrases; and
 - (B) use a variety of correctly structured sentences such as compound, complex, or compound-complex.
- (14) The student writes legibly and uses appropriate capitalization and punctuation conventions in compositions. The student is expected to correctly and consistently use conventions of punctuation and capitalization.
- (15) The student spells correctly. The student is expected to spell correctly, including using various resources to determine and check correct spellings.
- (16) The student organizes and presents ideas and information according to the purpose of the research and the audience. The student is expected to:
 - (A) synthesize research into an extended written or oral presentation;
 - (B) provide an analysis that supports and develops personal opinions, as opposed to simply restating existing information;
 - (C) use a variety of formats and rhetorical strategies to argue for the thesis;
 - (D) develop an argument that incorporates the complexities of and discrepancies in information from multiple sources and perspectives while anticipating and refuting counter-arguments;
 - (E) document sources and format written materials using a style manual such as *Modern Language Association*; and
 - (F) produce a document of sufficient length and complexity to address the topic.
- (17) The student makes oral presentations. The student is expected to use proper conventions of language and presentation.
- (18) The student works productively with others in teams. The student is expected to offer ideas or judgments that are purposeful in moving the team toward goals, ask relevant and insightful questions, tolerate a range of positions and ambiguity in decision making, and evaluate the work of the group based on agreed-upon criteria.

Source: The provisions of this §127.244 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.245. Foundations of Business Communication and Technologies (One Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(1) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 9-12. Recommended prerequisite: Touch Systems Data Entry. Recommended corequisite: Business Lab. Students shall be awarded one credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.

- (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) In Foundations of Business Communication and Technologies, students implement personal and interpersonal skills to strengthen individual performance in the workplace and in society and make a successful transition to the workforce and postsecondary education. Students apply technical skills to address business applications of emerging technologies, create word-processing documents, develop a spreadsheet, formulate a database, and make an electronic presentation using appropriate software.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
- (1) The student coordinates information management and business management to aid in business planning. The student is expected to:
 - (A) explain the strategic role of information systems and information communication technology within an organization;
 - (B) determine risks and rewards of developing a strategic role for information systems and information communication technology; and
 - (C) integrate information systems planning with business planning.
 - (2) The student enhances usability of systems operations to support business strategies and operations. The student is expected to:
 - (A) identify the management information requirements and business needs of an organization; and
 - (B) explain issues involved in designing and developing systems for different environments.
 - (3) The student analyzes available software packages for use in business settings. The student is expected to:
 - (A) determine equipment and supplies needed;
 - (B) establish equipment and supplies maintenance systems;
 - (C) schedule equipment maintenance;
 - (D) use equipment and supplies maintenance procedures; and
 - (E) use critical-thinking skills to troubleshoot equipment and software issues.
 - (4) The student uses the computer's operating system to execute work responsibilities. The student is expected to:
 - (A) move files in the computer operating system;
 - (B) create directories; and
 - (C) save files in various formats such as plain text, PDF, rich text format, and older versions of word-processing software.
 - (5) The student applies word-processing technology. The student is expected to:
 - (A) identify customary styles of business documents;
 - (B) improve touch-system skills using the keyboard and keypad to input data;

- (C) use hardware and software needed to produce documents to address different computer applications;
 - (D) demonstrate writing techniques by generating ideas and gathering information relevant to the topic and purpose while maintaining accurate records of outside sources;
 - (E) produce business documents, including business letters, resumes, research papers, and newsletters;
 - (F) edit a variety of written documents;
 - (G) insert and edit objects such as tables, graphics, hyperlinks, headers, and footers into a document;
 - (H) prepare and distribute personalized correspondence using mail merge; and
 - (I) use online word-processing technologies to create, edit, and share documents.
- (6) The student identifies database software to create databases that facilitate business decision making. The student is expected to:
- (A) explain the principles of data analysis;
 - (B) explain the nature of tools that can be used to access information in the database system;
 - (C) choose appropriate software;
 - (D) define fields and type of data;
 - (E) create database structure;
 - (F) define relationships of tables;
 - (G) analyze company data requirements; and
 - (H) design a database to meet business requirements.
- (7) The student applies data entry techniques to enter information in databases. The student is expected to:
- (A) access information in the database system;
 - (B) build data in a data warehouse;
 - (C) enter and edit data into database tables and database forms for easy data entry; and
 - (D) import and export databases.
- (8) The student uses commands to retrieve data and create reports from databases. The student is expected to:
- (A) retrieve data from tables and queries;
 - (B) formulate queries; and
 - (C) create and print reports.
- (9) The student applies data mining methods to acquire pertinent information for business decision making. The student is expected to:
- (A) discuss the nature of data mining;
 - (B) describe data mining tools;
 - (C) demonstrate basic data mining techniques; and
 - (D) interpret data mining findings.
- (10) The student applies spreadsheet technology. The student is expected to:

- (A) perform mathematical processes, including percentages and decimals, order of operations principle, estimation, and prediction of patterns of data;
 - (B) formulate and produce solutions to a variety of business problems such as budgets, payroll, inventory, invoices, balance sheets, profit-loss statements, and conversion of foreign currencies;
 - (C) create charts, graphs, and infographics using spreadsheet data; and
 - (D) use online spreadsheet technologies to create, edit, and share documents.
- (11) The student applies presentation management technology. The student is expected to:
- (A) identify the guidelines for using graphics, fonts, and special effects in presentations;
 - (B) analyze the effectiveness of multimedia presentations;
 - (C) determine the appropriate technology to create and deliver an effective presentation;
 - (D) save documents in various formats such as template, video, and PDF to share or transport electronically;
 - (E) deliver an effective presentation; and
 - (F) use online presentation management technologies to create, edit, transport, and share documents.
- (12) The student applies desktop publishing technology. The student is expected to:
- (A) identify technologies available for desktop publishing;
 - (B) identify customary standards and styles of desktop publishing; and
 - (C) create desktop publications importing text and graphics.
- (13) The student uses a variety of software applications. The student is expected to integrate multiple learned software applications to efficiently accomplish workplace tasks.

Source: The provisions of this §127.245 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.246. Business Communication and Technologies (One Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(1) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 10-12. Prerequisite: Foundations of Business Communication and Technologies. Recommended Prerequisite: Touch System Data Entry. Recommended corequisite: Business Lab. Students shall be awarded one credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.

- (3) In Business Communication and Technologies, students implement personal and interpersonal skills to strengthen individual performance in the workplace and in society and make a successful transition to the workforce or postsecondary education. Students apply technical skills to address business applications of emerging technologies, create complex word-processing documents, develop sophisticated spreadsheets using charts and graphs, and make an electronic presentation using appropriate multimedia software.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those that contain the phrase "such as" are intended as possible illustrative samples.
- (d) Knowledge and skills.
- (1) The student demonstrates project management processes to conduct a business project using emerging technologies. The student is expected to:
 - (A) initiate a project;
 - (B) plan a project;
 - (C) execute a project;
 - (D) monitor and control a project; and
 - (E) close a business project.
 - (2) The student demonstrates the use of the concepts, strategies, and systems for obtaining and conveying ideas and information to enhance communication in a diverse workplace. The student is expected to:
 - (A) employ verbal and active listening skills when obtaining and conveying information;
 - (B) record information needed to present a report on a given topic and use items such as tables of contents, indexes, tabs, footnotes, endnotes, captions, and/or building blocks;
 - (C) write business correspondence using advanced word processing features such as templates and forms; mail merge, including letters, labels, and envelopes; and document protection and security that convey information effectively using correct grammar, spelling, punctuation, and capitalization;
 - (D) use online word processing technologies to create, edit, and share documents;
 - (E) communicate with relevant parties such as coworkers and customers by interpreting verbal and nonverbal behaviors;
 - (F) apply strategies for communicating about issues in dealing with a diverse workforce such as sexual harassment and cultural differences; and
 - (G) demonstrate the ability to communicate and resolve conflicts within a diverse workforce.
 - (3) The student creates, evaluates, and uses information resources to accomplish specific occupational tasks. The student is expected to:
 - (A) create and interpret items such as tables, charts, infographics, and figures to accomplish specific occupational tasks;
 - (B) use resources such as informational texts, Internet websites, and technical materials to review and apply information sources for occupational tasks;
 - (C) evaluate the reliability of information from sources such as informational texts, Internet websites, and technical materials and resources; and
 - (D) reference sources of information.

- (4) The student develops and delivers formal and informal presentations using appropriate media to engage and inform audiences. The student is expected to:
 - (A) prepare oral presentations to provide information for specific purposes and audiences;
 - (B) identify support materials that will enhance an oral presentation;
 - (C) prepare support materials that will enhance an oral presentation;
 - (D) deliver an oral presentation that sustains listeners' attention;
 - (E) align presentation strategies to the intended audience;
 - (F) implement multimedia strategies for presentations; and
 - (G) use online presentation management technologies to create, edit, transport, and share documents.
- (5) The student demonstrates public relations skills to increase internal and external customer satisfaction. The student is expected to communicate effectively when developing positive customer relationships.
- (6) The student designs solutions to mathematical business problems using advanced spreadsheet technologies. The student is expected to:
 - (A) recognize and apply spreadsheet items such as lookup tables, what-if and built-in functions, macros, and advanced charts, graphs, and functions; and
 - (B) create and interpret financial statements such as comparisons and projections, predictions and forecasts, trend analyses, and charts and graphs.
- (7) The student follows procedures of advanced data management. The student is expected to:
 - (A) design a database to solve business problems; and
 - (B) use advanced functions of database management such as updating queries, creating formulas, using built-in formulas, and creating custom format reports.
- (8) The student documents technical knowledge and skills. The student is expected to:
 - (A) prepare a professional electronic portfolio that includes information such as:
 - (i) attainment of technical skill competencies;
 - (ii) licensures or certifications;
 - (iii) recognitions, awards, and scholarships;
 - (iv) extended learning experiences such as community service and active participation in career and technical student organizations and professional organizations;
 - (v) sample letter of application;
 - (vi) abstract of key points of accomplishments;
 - (vii) resume;
 - (viii) samples of work; and
 - (ix) evaluation from a teacher; and
 - (B) present the portfolio to interested stakeholders.

Source: The provisions of this §127.246 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.247. Business Management (One Credit), Adopted 2015.

- (a) Implementation.

- (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(2) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 10-12. Students shall be awarded one credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) Business Management is designed to familiarize students with the concepts related to business management as well as the functions of management, including planning, organizing, staffing, leading, and controlling. Students will also demonstrate interpersonal and project-management skills.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
 - (1) The student demonstrates an understanding of the management concept. The student is expected to:
 - (A) define the term management;
 - (B) explain management functions, including planning, organizing, staffing, leading, and controlling;
 - (C) define the management pyramid;
 - (D) define the role of management;
 - (E) explain the history and evolution of management;
 - (F) identify the external and internal environmental factors that influence management;
 - (G) define ethical workplace behavior;
 - (H) summarize how to make ethical decisions;
 - (I) define social responsibility;
 - (J) explain how socially responsible management policies are initiated and implemented; and
 - (K) research contemporary cases dealing with ethics and social responsibility using appropriate online technology.
 - (2) The student recognizes the importance of planning in an organization. The student is expected to:
 - (A) define the term planning;
 - (B) explain the necessity of proper planning;

- (C) define types of planning such as marketing, financial, and organizational;
 - (D) identify steps of the management decision-making process, including:
 - (i) identifying the problem or opportunity;
 - (ii) gathering relevant information or data;
 - (iii) determining alternative courses of action;
 - (iv) evaluating each alternative;
 - (v) computing an optimal decision;
 - (vi) implementing the chosen course of action; and
 - (vii) evaluating the decision feedback and determining if any changes are necessary;
 - (E) determine competitive advantage;
 - (F) establish organizational strategy;
 - (G) determine innovative strategies;
 - (H) identify the need for change;
 - (I) define global management; and
 - (J) explain how the organization will function in a global environment.
- (3) The student recognizes the importance of organizations. The student is expected to:
- (A) explain how to design an adaptive organization;
 - (B) define the concepts, methods, and types of departmentalization;
 - (C) define the chain of command;
 - (D) explain line authority;
 - (E) define staff authority;
 - (F) explain the advantages and disadvantages of different types of organizations, including line, line and staff, and matrix;
 - (G) define delegation in a management context;
 - (H) compare and contrast centralized and decentralized organizations;
 - (I) identify the concept of teams and teamwork; and
 - (J) define span of control or span of management.
- (4) The student explains the role of staffing within an organization. The student is expected to:
- (A) describe ethics in human resource issues;
 - (B) explain or define the major federal employment laws;
 - (C) define adverse impact and employment discrimination;
 - (D) identify sexual harassment in the workplace;
 - (E) explain the methods of recruiting potential employees;
 - (F) define the selection process for new employees;
 - (G) explain the types of training needed for newly hired employees;
 - (H) define professional development in terms of current employees;
 - (I) explain employee compensation in a competitive environment;

- (J) define the potential need for downsizing;
 - (K) rationalize the costs of employee turnover and what can be done to reduce turnover rate;
 - (L) explain the need and benefits of a diverse workforce; and
 - (M) research contemporary cases addressing recruitment, downsizing, and diversity using appropriate online resources.
- (5) The student demonstrates the qualities of leadership. The student is expected to:
- (A) define motivation;
 - (B) distinguish between extrinsic and intrinsic rewards;
 - (C) explain how to address real or perceived inequities in the workplace;
 - (D) define the Expectancy Theory;
 - (E) explain how rewards and goals affect motivation;
 - (F) compare a leader to a manager;
 - (G) explain the roles of a leader;
 - (H) explain the traits of an effective leader;
 - (I) define the different styles of leadership, including autocratic, democratic, and free rein;
 - (J) explain when each style of leadership is appropriate;
 - (K) define the management communication process;
 - (L) explain the concept of employee perception;
 - (M) analyze the communication process;
 - (N) compare and contrast formal and informal communication; and
 - (O) explain how to improve communication within an organization.
- (6) The student understands the necessity of the control process. The student is expected to:
- (A) examine the control process;
 - (B) illustrate the five primary control methods;
 - (C) explain the importance of quality control;
 - (D) define the strategic importance of management information;
 - (E) develop the importance of gathering and sharing information;
 - (F) explain the importance of managing for productivity and growth;
 - (G) define the quality-related characteristics for products;
 - (H) explain International Standards Organization (ISO) standards, including ISO 9000 and ISO 14000;
 - (I) define the quality-related characteristics for services;
 - (J) explain the Baldrige National Quality Award;
 - (K) explain the Deming Award;
 - (L) research and critique recent winners of the Baldrige awards using appropriate online technology;
 - (M) research and critique recent winners of the Deming award using appropriate online technology;

- (N) define Total Quality Management;
 - (O) explain service operations;
 - (P) develop a service quality standards instrument such as a customer satisfaction survey or SERVQUAL survey;
 - (Q) analyze manufacturing operations;
 - (R) define inventory in the management context; and
 - (S) explain the fiscal importance of controlling inventory.
- (7) The student knows self-development techniques and interpersonal skills to accomplish management objectives. The student is expected to:
- (A) recognize personal biases and stereotypes;
 - (B) identify and practice effective interpersonal skills involving situations with coworkers, supervisors, and subordinates;
 - (C) identify and practice effective team-building skills involving situations with coworkers, supervisors, and subordinates;
 - (D) participate in leadership activities;
 - (E) participate in career development activities;
 - (F) assess personal strengths and weaknesses; and
 - (G) develop personal traits and behaviors to foster career advancement.
- (8) The student demonstrates project-management skills to improve workflow and minimize costs. The student is expected to:
- (A) initiate a project, which includes identifying resources needed for a project;
 - (B) develop a project plan;
 - (C) execute a project;
 - (D) monitor and control a project; and
 - (E) close a project.

Source: The provisions of this §127.247 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.248. Global Business (One-Half Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(2) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 10-12. Students shall be awarded one-half credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.

- (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) Global Business is designed for students to analyze global trade theories, international monetary systems, trade policies, politics, and laws relating to global business as well as cultural issues, logistics, and international human resource management.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
- (1) The student analyzes the theories of global trade and investments. The student is expected to:
 - (A) define global business;
 - (B) explain the advantages of specialization;
 - (C) identify the concept of comparative advantage; and
 - (D) distinguish between portfolio investment and direct investment.
 - (2) The student analyzes the role of the international monetary system in the economy. The student is expected to:
 - (A) describe the role of the International Monetary Fund;
 - (B) argue for and against floating exchange rates;
 - (C) argue for and against fixed exchange rates;
 - (D) explain the impact of the common European currency;
 - (E) calculate foreign exchange rates; and
 - (F) research cases dealing with global exchange using appropriate online technology.
 - (3) The student identifies the importance of international financial markets. The student is expected to:
 - (A) explain how a foreign exchange market functions;
 - (B) identify the economic factors that influence exchange rates and explain how these factors work; and
 - (C) differentiate between alternative strategies of global banking.
 - (4) The student examines various levels of economic integration among foreign countries. The student is expected to:
 - (A) identify the different levels of economic integration;
 - (B) explain the various arguments surrounding economic integration; and
 - (C) describe the organization of the European community.
 - (5) The student identifies the importance of different trade and trade investment policies. The student is expected to:
 - (A) understand the role of foreign aid in global trade and investment;
 - (B) explain the goals of the General Agreement on Tariffs and Trade and the North American Free Trade Agreement;

- (C) identify the major ways in which imports are being restricted and describe reasons for controlling exports; and
- (D) research cases and issues on global trade using appropriate online technology.
- (6) The student analyzes the implications of politics and laws that control and regulate global business. The student is expected to:
 - (A) describe the reasoning behind the regulation of global business behavior;
 - (B) analyze the Foreign Corrupt Practices Act; and
 - (C) discuss the role of international law in the conduct of global business.
- (7) The student researches the business elements of cultural challenges and diversity. The student is expected to:
 - (A) explain the role of culture in global business;
 - (B) identify various elements of culture; and
 - (C) suggest ways for managers to understand and deal with cultural diversity.
- (8) The student demonstrates the process in implementing a global operation. The student is expected to:
 - (A) describe the rise of global linkages in global business;
 - (B) describe the position of the United States in global trade;
 - (C) list advantages and problem areas for U.S. firms wanting to enter global business;
 - (D) research current cases on imports, exports, and balance of trade using appropriate online technology;
 - (E) relate effects of copyrights and trademarks and intellectual property rights on global business;
 - (F) identify advertising media used in foreign markets such as newspaper, radio, television, Internet, and magazine;
 - (G) define fair trade; and
 - (H) describe benefits of fair trade domestically and internationally.
- (9) The student analyzes the cost effect when using global logistics for a mode of transportation. The student is expected to:
 - (A) define global logistics;
 - (B) distinguish between materials management and physical distribution;
 - (C) list the factors that influence the selection of particular transportation modes;
 - (D) describe the usefulness of free trade zones;
 - (E) research free trade zones locally and statewide using appropriate online technology; and
 - (F) relate the effects of geography, time zones, work days, resources, and natural harbors on global business.
- (10) The student identifies different strategies for exporting in the global market. The student is expected to:
 - (A) discuss the procedure by which a foreign target market is selected;
 - (B) determine the pricing strategy for export items;
 - (C) identify various data-based analytical techniques available for estimating market potential; and

- (D) evaluate the reasons behind the need to standardize or to adapt the marketing mix.
- (11) The student identifies the functional changes in process with global human resource management. The student is expected to:
 - (A) explain the objectives of human resource management in a global firm;
 - (B) describe how the human resources function changes as a firm goes global;
 - (C) identify sources of recruitment for staffing positions abroad; and
 - (D) describe differences and similarities of training employees in different countries.
- (12) The student analyzes employability skills to obtain successful employment with a company. The student is expected to:
 - (A) assess personal global marketability;
 - (B) identify appropriate employment opportunities abroad;
 - (C) evaluate global employment options such as salaries, benefits, and prerequisites; and
 - (D) generate an orientation manual for people preparing to live and work in a foreign country.
- (13) The student knows how to use self-development techniques and interpersonal skills to accomplish human resources objectives. The student is expected to:
 - (A) identify and practice effective interpersonal and team-building skills involving situations with coworkers, supervisors, and subordinates; and
 - (B) participate in leadership and career development activities.

Source: The provisions of this §127.248 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.249. Virtual Business (One-Half Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(1) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 10-12. Recommended prerequisite: Touch System Data Entry. Students shall be awarded one-half credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) Virtual Business is designed for students to start a virtual business by creating a web presence, conducting online and off-line marketing, examining contracts appropriate for an online business, and demonstrating project-management skills. Students will also demonstrate bookkeeping skills for a virtual business, maintain business records, and understand legal issues associated with a virtual business.

- (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
- (1) The student analyzes an overview of starting and growing a virtual business office. The student is expected to:
 - (A) identify the nature, history, and duties of a virtual business office;
 - (B) list benefits afforded to virtual business clients;
 - (C) assess personality characteristics to determine suitability for being a self-employed virtual business office employee;
 - (D) inventory skills, interests, strengths, and weaknesses to determine appropriate services to offer;
 - (E) prepare a business plan, including the following sections: executive summary, mission statement, long- and short-term goals, marketing plan, financial plan, and organizational plan; and
 - (F) examine global business considerations.
 - (2) The student demonstrates online and off-line marketing, including establishing a web presence. The student is expected to:
 - (A) create and design a website for a virtual business office;
 - (B) describe details of setting up a virtual business office;
 - (C) determine appropriate marketing of a virtual business office;
 - (D) describe steps to successfully market a virtual business office; and
 - (E) participate in leadership and career development activities.
 - (3) The student develops contracts appropriate for virtual business office services provided. The student is expected to:
 - (A) research details of setting up a virtual business office;
 - (B) determine particulars of communicating with clients locally and remotely; and
 - (C) set appropriate fees for virtual business office services provided.
 - (4) The student establishes pricing, billing, and collections procedures. The student is expected to:
 - (A) research pricing and billing practices of a virtual business office;
 - (B) research appropriate recordkeeping and tax issues;
 - (C) apply fundamental bookkeeping skills for a virtual business office;
 - (D) define appropriate bookkeeping terminology such as accounts payable, accounts receivable, income, expense, asset, liability, profit, balance sheet, and income statement; and
 - (E) prepare appropriate bookkeeping statements, including basic balance sheet and income statement.
 - (5) The student describes legal and tax issues related to running a virtual business office. The student is expected to:
 - (A) determine local licensing requirements required for a virtual business office;

- (B) set up a virtual business office;
 - (C) research support resources for a virtual business; and
 - (D) describe the advantages and disadvantages of the various forms of legal construction of a virtual business office.
- (6) The student maintains business records to facilitate management. The student is expected to:
- (A) describe the nature of business records needs for a virtual business office; and
 - (B) maintain customer records.
- (7) The student acquires information to analyze business decision making. The student is expected to:
- (A) monitor internal records for business information; and
 - (B) conduct an environment scan to obtain business information and interpret statistical findings.
- (8) The student demonstrates project-management skills to improve workflow and minimize costs. The student is expected to:
- (A) initiate a project, which includes identifying resources needed for a project;
 - (B) develop a project plan;
 - (C) execute a project;
 - (D) monitor and control a project, including coordinating work with that of team members; and
 - (E) close a project.

Source: The provisions of this §127.249 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.250. Human Resources Management (One-Half Credit), Adopted 2015.

- (a) Implementation.
- (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(2) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 11 and 12. Students shall be awarded one-half credit for successful completion of this course.
- (c) Introduction.
- (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) Human Resources Management is designed to familiarize students with the concepts related to human resource management, including legal requirements, recruitment and employee selection methods, and employee development and evaluation. Students will also become familiar with compensation and benefits programs as well as workplace safety, employee-management relations, and global impacts on human resources.

- (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
- (1) The student demonstrates an understanding of the traditional human resources functions. The student is expected to:
 - (A) define the term human resources;
 - (B) classify the basic human resources functions such as recruiting, selecting, training, developing, and compensating;
 - (C) explain contemporary issues facing human resources managers such as globalization, diversity, new technologies, knowledge workers, and changing trends in the workplace;
 - (D) explain strategies used by contemporary human resources management such as proactive, reactive, downsizing, outsourcing, offshoring, and employee leasing to deal with change;
 - (E) illustrate how the changing demographic trends in the workplace impact diversity in human resources management;
 - (F) categorize the basic responsibilities of a human resources manager, including advice and counsel, service, policy formulation and implementation, and employee advocacy;
 - (G) explain the basic competencies required of an effective human resources manager, including business mastery, human resources mastery, and personal credibility; and
 - (H) define the need and proper steps for strategic planning in human resources such as mission, vision, and values; environmental analysis; internal analysis; strategy formulation; strategy implementation; and evaluation and assessment.
 - (2) The student understands and explains how to meet human resources requirements. The student is expected to:
 - (A) analyze the major Equal Employment Opportunity laws;
 - (B) discuss federal laws and executive orders that influence human resources management;
 - (C) explain the importance of establishing and implementing strong policies and procedures for dealing with sexual harassment;
 - (D) examine the contemporary social and political issues facing human resources such as sexual orientation, immigration reform and control, and Uniform Guidelines on Employee Selection Procedures;
 - (E) explain the proper procedures to comply with Equal Employment Opportunity Commission rules and regulations;
 - (F) analyze the contemporary concepts of job analysis, employee involvement, and flexible work schedules;
 - (G) create a job description; and
 - (H) research current cases dealing with equal employment using appropriate online technology.
 - (3) The student demonstrates the proper methods and sources of recruitment. The student is expected to:
 - (A) evaluate the proper methods of recruiting externally;
 - (B) explain the proper methods of recruiting internally;

- (C) hypothesize how to develop a diverse pool of talent for employment consideration; and
 - (D) explain the application of Equal Employment Opportunity Commission guidelines to the recruitment process.
- (4) The student demonstrates the proper methods of employee selection. The student is expected to:
- (A) explain how to match an applicant to a job using job analysis and a job description;
 - (B) explain the different types of commonly used pre-employment tests such as polygraph tests, honesty and integrity testing, graphology, physical examination, and drug testing;
 - (C) clarify the relevant factors that should be considered in conducting a criminal background check; and
 - (D) demonstrate the proper methods of conducting pre-employment interviews.
- (5) The student describes the need for training. The student is expected to:
- (A) analyze the information necessary prior to the implementation of any job-related training, including task analysis and person analysis;
 - (B) design a training program;
 - (C) explain how to implement a training program;
 - (D) evaluate a training program;
 - (E) illustrate the necessity for new employee orientation and the topics that should be covered;
 - (F) explain the concept of on-the-job training and other forms of skills training; and
 - (G) understand the need for training newly hired employees in proper Equal Employment Opportunity Commission rules and procedures, including training on sexual harassment.
- (6) The student describes the need to develop and evaluate employees. The student is expected to:
- (A) explain why employees often need additional training such as learning new skills and technologies and complying with new laws and regulations;
 - (B) construct an employee appraisal program that complies with all applicable laws; and
 - (C) explain who should evaluate employees, including supervisors and managers, peers, customers or clients, and subordinates.
- (7) The student describes how to implement a compensation program. The student is expected to:
- (A) interpret the basis of compensation and how it meets with organizational objectives;
 - (B) explain the factors that influence the pay and benefits system;
 - (C) summarize pay for performance, commission, and piece-rate systems;
 - (D) explain how to perform a wage and salary survey;
 - (E) interpret competence-based pay;
 - (F) understand the major federal regulations that influence employee compensation, including Davis-Bacon Act, Walsh-Healy Act, and Fair Labor Standards Act;
 - (G) identify some of the contemporary issues regarding compensation, including equal pay, wage-rate compression, comparable worth, low salary budgets, and employee stock ownership plans;
 - (H) explain pay for performance incentives such as bonuses, merit pay, profit sharing, recognition, and stock options;
 - (I) explain the ethical and public relations issues regarding executive compensation; and

- (J) research contemporary cases dealing with executive compensation using appropriate online technology.
- (8) The student masters the intricacies of creating and implementing a benefits plan. The student is expected to:
 - (A) explain the federally mandated benefits, including Federal Insurance Contributions Act Tax, Federal Unemployment Tax Act, workers' compensation, Consolidated Omnibus Budget Reconciliation Act, Family and Medical Leave Act, and Older Workers Benefit Protection Act;
 - (B) summarize the major discretionary benefits such as healthcare, payment for time not worked, holidays, vacation, sick leave, personal days off, supplemental unemployment benefits, life insurance, long-term care insurance, retirement, pension plans, and thrift plans; and
 - (C) explain the ancillary services sometimes offered to employees such as employee assistance plans, personal counseling, child and elder care, credit unions, cafeterias, employee discounts, legal services, and recreation and health clubs.
- (9) The student discusses the importance of workplace safety and health rules and regulations. The student is expected to:
 - (A) interpret the Occupational Safety and Health Act;
 - (B) explain the right-to-know laws;
 - (C) construct a program promoting safety awareness;
 - (D) explain the necessity of enforcing workplace safety rules;
 - (E) explain the processes for recording and investigating workplace accidents;
 - (F) demonstrate what can be done to prevent or address workplace violence;
 - (G) explain what can be done to address employee stresses in the workplace; and
 - (H) research contemporary cases addressing workplace violence using appropriate online technology.
- (10) The student discusses employee-management relations. The student is expected to:
 - (A) explain employee rights versus employer responsibilities;
 - (B) describe how to implement disciplinary policies and procedures;
 - (C) identify the proper methods of discharging employees;
 - (D) define the concept of Alternative Dispute Resolution;
 - (E) summarize the major federal labor relations laws, including Railway Labor Act, Norris-LaGuardia Act, Wagner Act, and Landrum-Griffin Act;
 - (F) describe the reasons why employees unionize;
 - (G) explain what employers can and cannot do during the unionization process;
 - (H) explain the structure and functions of a union;
 - (I) discuss the major union organizations such as AFL-CIO, national unions, local unions, and international unions;
 - (J) summarize the collective bargaining process and the issues typically negotiated such as wages, hours, and working conditions;
 - (K) explain a typical grievance procedure;
 - (L) define grievance arbitration;

- (M) explain the contemporary challenges facing labor organizations and unions, including foreign competition, technological change, decline in union membership, and employers' focus on maintaining good working conditions to maintain non-union status; and
- (N) research contemporary cases on labor relations using appropriate online technology.
- (11) The student analyzes the future global considerations impacting human resources. The student is expected to:
 - (A) explain international human resource issues;
 - (B) identify the issues associated with recruiting and selecting employees internationally;
 - (C) discuss how to deal with compensation issues in a host country environment;
 - (D) identify the problems and solutions for addressing international employee evaluations and appraisals; and
 - (E) explain the international organized labor environment.
- (12) The student knows self-development techniques and interpersonal skills to accomplish human resources objectives. The student is expected to:
 - (A) identify and practice effective interpersonal and team-building skills involving situations with coworkers, supervisors, and subordinates; and
 - (B) participate in leadership and career development activities.

Source: The provisions of this §127.250 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.251. Financial Mathematics (One Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(1) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 10-12. Prerequisite: Algebra I. This course satisfies a high school mathematics graduation requirement. Students shall be awarded one credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) Financial Mathematics is a course about personal money management. Students will apply critical-thinking skills to analyze personal financial decisions based on current and projected economic factors.
 - (4) Financial Mathematics will integrate career and postsecondary education planning into financial decision making.
 - (5) The mathematical process standards describe ways in which students are expected to engage in the content. The placement of the process standards at the beginning of the knowledge and skills listed for each grade and course is intentional. The process standards weave the other knowledge and skills together so that students may be successful problem solvers and use mathematics

efficiently and effectively in daily life. The process standards are integrated at every grade level and course. When possible, students will apply mathematics to problems arising in everyday life, society, and the workplace. Students will use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution, and evaluating the problem-solving process and the reasonableness of the solution. Students will select appropriate tools such as real objects, manipulatives, paper and pencil, and technology and techniques such as mental math, estimation, and number sense to solve problems. Students will effectively communicate mathematical ideas, reasoning, and their implications using multiple representations such as symbols, diagrams, graphs, and language. Students will use mathematical relationships to generate solutions and make connections and predictions. Students will analyze mathematical relationships to connect and communicate mathematical ideas. Students will display, explain, or justify mathematical ideas and arguments using precise mathematical language in written or oral communication.

- (6) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (7) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
- (1) The student uses mathematical processes to acquire and demonstrate mathematical understanding. The student is expected to:
 - (A) apply mathematics to problems arising in everyday life, society, and the workplace;
 - (B) use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution, and evaluating the problem-solving process and the reasonableness of the solution;
 - (C) select tools, including real objects, manipulatives, paper and pencil, and technology as appropriate, and techniques, including mental math, estimation, and number sense as appropriate, to solve problems;
 - (D) communicate mathematical ideas, reasoning, and their implications using multiple representations, including symbols, diagrams, graphs, and language as appropriate;
 - (E) create and use representations to organize, record, and communicate mathematical ideas;
 - (F) analyze mathematical relationships to connect and communicate mathematical ideas; and
 - (G) display, explain, and justify mathematical ideas and arguments using precise mathematical language in written or oral communication.
 - (2) The student applies mathematical process standards to demonstrate an understanding of employment earnings. The student is expected to:
 - (A) identify sources of income, including wages and salaries, interest, rent, dividends, and capital gains;
 - (B) compare common employee benefits such as health insurance, sick leave, and retirement plans;
 - (C) differentiate among and calculate gross, net, and taxable income;
 - (D) analyze and interpret payroll deductions, including federal taxes, state taxes, and city taxes, using current tax rates;
 - (E) examine and evaluate the reasons for federal income taxation, Social Security taxation, and Medicare taxation, including earnings limitations as applicable;
 - (F) calculate net pay;

- (G) compare and contrast between independent contractor earnings and employee earnings, including tax requirements, tax forms (W-2, W-4, 1099, and Form 941), and benefit requirements;
 - (H) calculate the various earnings as affected by the laws related to minimum wage, overtime, income from tips, exempt and non-exempt status, and contract and employee status;
 - (I) calculate the impact of paying with after-tax dollars versus pre-tax dollars for items such as medicine, services, and investments;
 - (J) analyze and interpret total compensation, including payroll, Federal Insurance Contribution Act (FICA) tax, employer cost of benefits, employers' matching costs for FICA and Medicare, and employer match in savings plans, to explain how compensation is more than what is reflected in a paycheck;
 - (K) compare total compensation as a self-employed or independent contractor with total compensation as an employee; and
 - (L) analyze how economic and other conditions can affect income and career opportunities and the need for lifelong training and education.
- (3) The student applies mathematical process standards to demonstrate an understanding of the various federal taxes. The student is expected to:
- (A) calculate federal income taxes owed or refunded, including the completion of a 1040EZ and 1040, using current rates;
 - (B) calculate capital gains tax using current rates;
 - (C) calculate self-employment or independent contractor taxes using current rates;
 - (D) define and locate sources for current rates for estate and inheritance taxes;
 - (E) analyze gift and estate taxes using current rates;
 - (F) calculate tax on interest income and use regression methods available through technology to analyze data and interpret the results by tax bracket;
 - (G) calculate personal exemptions;
 - (H) calculate itemized deductions and compare to standard deductions;
 - (I) calculate deductible charitable contributions;
 - (J) understand filing status as it applies to X, Y, and Z tax schedules;
 - (K) compare marginal tax rates to effective income tax rates and the misuse of these terms in advertising;
 - (L) describe the relationships among education tax credit, student loan interest, dependency and filing status, and income tax liability; and
 - (M) research and locate options for tax return preparation such as software programs and tax preparation providers.
- (4) The student applies mathematical process standards to demonstrate an understanding of the various financial institutions and accounts. The student is expected to:
- (A) demonstrate an understanding of various forms of financial exchange, including cash, checks, credit cards, debit cards, and electronic funds transfers;
 - (B) identify and explain the advantages and disadvantages of interest-bearing accounts such as savings accounts, checking accounts, certificates of deposits, and money market accounts;

- (C) calculate the time value of money, with or without technology, using exponential and rational functions that include graphs, tables, and algebraic methods related to simple and compound interest;
 - (D) analyze various representations of exponential functions with respect to compound interest situations and use the rule of 72 to determine the number of years it will take for savings to double in value;
 - (E) analyze a bank statement for accuracy;
 - (F) compare financial services offered in the community; and
 - (G) identify the sources of funds such as savings, earnings, or debt to be used to purchase consumable and nonconsumable goods.
- (5) The student applies mathematical process standards to demonstrate an understanding of the various types of credit. The student is expected to:
- (A) determine the advantages and disadvantages of credit cards such as cashback rewards, balance transfer, foreign currency, interest rates charged, late payment fees, credit score, and bonus incentives;
 - (B) calculate the cost of using credit cards, including various financial fees;
 - (C) analyze and compare graphically, with or without technology, the differences in the cost of borrowing such as using a bank loan, a credit union loan, a student loan, and an easy-access loan such as a pay-day loan and an auto title loan;
 - (D) analyze the risks for each type of loan;
 - (E) evaluate the process for a bank loan or a credit union loan;
 - (F) collect and organize data, make and interpret scatterplots, interpret the results, and make critical judgments about loan balances when equal monthly payments are made;
 - (G) analyze credit scores and explain the meanings of the scores;
 - (H) explain ways a negative credit report can affect a consumer's financial options; and
 - (I) analyze a personal credit report.
- (6) The student applies mathematical process standards to demonstrate an understanding of the cost of housing by comparing home purchases and renting. The student is expected to:
- (A) analyze data of mortgage payments with various additional principal payments involving exponential functions using tables, graphs, or algebraic methods;
 - (B) create an amortization table using technology to collect and organize data to make decisions and critical judgments about varying the down payment, period of loan, special principal payment, and interest rate for a home loan;
 - (C) compare options for saving for a down payment on a home;
 - (D) determine costs associated with home ownership, including property taxes; mortgage insurance; homeowner's insurance, including property damage, liability, and flood and earthquake insurances; and closing costs;
 - (E) analyze and interpret mortgage tax deductions;
 - (F) determine other costs associated with home ownership, including cost of maintenance, repairs, utilities, and association fees;
 - (G) determine the appropriate savings needed to maintain home payments in the event of a financial emergency;

- (H) demonstrate an understanding of the consequences to individuals in times of recession and falling home prices such as during the mortgage crisis of 2007-2008 and identify how the financial and personal impact could have been reduced;
 - (I) compare the cost of homeownership versus renting, identifying benefits and drawbacks to both homeownership and renting such as the mortgage-related income tax deductions;
 - (J) use the multiple listing service to identify and compare housing properties;
 - (K) analyze and explain a typical apartment lease such as terms, deposit, occupancy, parking, and cancellation contract policy; and
 - (L) compare options for coverage for renter's insurance.
- (7) The student applies mathematical process standards to demonstrate an understanding of the difference between a vehicle purchase and a vehicle lease and costs associated with each. The student is expected to:
- (A) create an amortization table using technology to collect and organize data to make decisions and critical judgments about varying the down payment, period of loan, special principal payment, and interest rates for a vehicle loan;
 - (B) determine the costs associated with owning and leasing a vehicle, including insurance, maintenance, repairs, and fuel;
 - (C) compare the total cost of buying and owning a vehicle to leasing a vehicle;
 - (D) compare the total cost of purchase and maintenance of several possible vehicles;
 - (E) identify and understand the costs and benefits of maintenance contracts and vehicle warranties;
 - (F) calculate the funding needed to maintain vehicle payments in the event of a financial emergency; and
 - (G) research various options for a driver's education course and the benefits of the course and the impact of a moving violation on insurance rates.
- (8) The student applies mathematical process standards to demonstrate an understanding of investment options. The student is expected to:
- (A) identify the factors involved in the various methods of buying and selling stocks and mutual funds, including load and no-load funds, by evaluating the stock dividend yield, price-earnings ratio, return on investment, earnings per share, and net asset value;
 - (B) calculate the cost of buying and selling bonds and analyze the investment return from bond yield and bond interest payment;
 - (C) compare differences among investments, including stocks, bonds, mutual funds, Exchange Traded Funds, and real estate; and
 - (D) compare the risk and return for a diversified and non-diversified investment portfolio in a student-created portfolio.
- (9) The student applies mathematical process standards to demonstrate an understanding of various types of insurance, including life, health, disability, and income insurances, and special protection. The student is expected to:
- (A) analyze the costs and benefits of term and permanent (whole) life insurance such as the cost of premiums, dividends, accumulation of cash value, tax treatment of death benefits, and protection from creditors of death benefits and cash values;
 - (B) estimate the amount of life insurance needed using a needs approach or an earnings multiple approach;

- (C) estimate the cost of healthcare coverage, including the cost of health insurance premiums, co-payments, deductibles, and out-of-pocket expenses;
 - (D) explain the need for disability income insurance and research the cost;
 - (E) compare the benefits to the costs of special protection coverages such as cancer, pet, vacation, burial, international travel, and purchase protection;
 - (F) demonstrate an understanding of the actuarial process used to set premiums; and
 - (G) demonstrate an understanding of insurance company and agent selection and professional designations within the insurance profession.
- (10) The student applies mathematical process standards to demonstrate an understanding of retirement plans. The student is expected to:
- (A) compare tax advantage retirement plans, including Individual Retirement Accounts (IRAs), Roth IRAs, 401(k) plans, and 403(b) plans, and determine an appropriate investment for retirement;
 - (B) calculate and graph the exponential function showing the benefits of starting early to invest with continuous contributions;
 - (C) calculate tax treatment penalty for early withdrawal; and
 - (D) calculate, using technology, the amount that must be saved annually to achieve financial independence by a desired age.
- (11) The student applies mathematical process standards to demonstrate an understanding of a fixed pension, a variable pension, social security, and an annuity. The student is expected to identify an annuity and calculate and display graphically the future value of an annuity.
- (12) The student applies mathematical process standards to demonstrate an understanding of wills and trusts for the distribution of assets at death. The student is expected to identify how wills and trusts support the distribution of assets after death.
- (13) The student applies mathematical process standards to demonstrate an understanding of charitable giving. The student is expected to demonstrate an understanding of the value and benefits of charitable giving.
- (14) The student applies mathematical process standards to demonstrate an understanding of the budgeting process. The student is expected to:
- (A) create a comprehensive balanced personal budget, including fixed and variable expenses, college savings, emergency savings, and retirement savings;
 - (B) identify free resources to assist with maintaining a budget; and
 - (C) compare different standards of living in the United States, including poverty, minimum wage, living wage, and desired standards of living.
- (15) The student applies mathematical process standards to demonstrate an understanding of identity theft. The student is expected to:
- (A) define and explain types of identity theft;
 - (B) create a plan for prevention of identity theft; and
 - (C) identify suitable methods for reporting identity theft.
- (16) The student applies mathematical process standards to demonstrate an understanding for a postsecondary plan. The student is expected to:
- (A) understand educational, military, and current job opportunities;

- (B) research and align interests and skills with potential careers and postsecondary education to assure a life strategy that will produce employment the student enjoys with a desired standard of living;
- (C) calculate the total funding required to complete a desired postsecondary education program;
- (D) identify different resources for acquiring funding for education after high school such as personal savings, employment, Free Application for Federal Student Aid (FAFSA), Texas Application for Federal Student Aid, Expected Family Contribution, Pell Grants, work-study programs, student loans, Individual Development Accounts, scholarships such as the Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT®), and internships to reduce the projected cost of education;
- (E) identify benefits and potential savings for students investing in themselves such as taking Advanced Placement and dual credit classes;
- (F) graph and compare compensation earnings of potential careers and the cost of postsecondary education; and
- (G) calculate the Return on Investment from completing a desired postsecondary education program, taking into consideration anticipated earnings for a selected degree and the cost of attending a specific postsecondary program.

Source: The provisions of this §127.251 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.252. Money Matters (One Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(1) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 9-12. Recommended prerequisite: Principles of Business, Marketing, and Finance. Students shall be awarded one credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) In Money Matters, students will investigate money management from a personal financial perspective. Students will apply critical-thinking skills to analyze financial options based on current and projected economic factors. Students will gain knowledge and skills necessary to establish short-term and long-term financial goals. Students will examine various methods of achieving short-term and long-term financial goals through various methods such as investing, tax planning, asset allocating, risk management, retirement planning, and estate planning.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.

- (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
 - (1) The student uses career planning concepts, tools, and strategies to explore, obtain, and develop a financial plan. The student is expected to:
 - (A) discuss the nature and benefits of financial planning; and
 - (B) discuss the role of ethics and personal responsibility in financial planning.
 - (2) The student demonstrates an understanding of a postsecondary plan. The student is expected to:
 - (A) understand educational, military, and current job opportunities; and
 - (B) create a postsecondary plan that includes topics such as application requirements; testing requirements; certification requirements; associated deadlines; associated costs, including living expenses; job prospects and opportunities; beginning earnings; expected future earnings; and resumes and cover letters.
 - (3) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:
 - (A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer;
 - (B) compare and contrast various types of currency, including paper money, coins, banknotes, government bonds, and treasury notes;
 - (C) identify functions of money, including medium of exchange, unit of measure, and store of value;
 - (D) describe sources of income, including wages and salaries, interest, rent, dividends, capital gains, and transfer payments;
 - (E) explain the time value of money; and
 - (F) discuss the purposes and importance of credit.
 - (4) The student examines economic systems. The student is expected to:
 - (A) explain sole proprietorships, partnerships, and corporations;
 - (B) identify factors affecting profit, revenue, and expenses; and
 - (C) understand the rights and responsibilities of consumers within various economic systems.
 - (5) The student examines personal financial activities and the role of government. The student is expected to:
 - (A) analyze the importance and purpose of taxes;
 - (B) analyze monetary policy and fiscal policy;
 - (C) analyze the supply and demand for money; and
 - (D) analyze the role of the Federal Reserve System.
 - (6) The student discusses economic indicators impacting personal financial decision making. The student is expected to:
 - (A) analyze the measure of consumer spending as an economic indicator;
 - (B) analyze the impact of a nation's unemployment rates;

- (C) analyze the concept of Gross Domestic Product;
 - (D) analyze the economic impact of inflation on personal financial decision making;
 - (E) analyze unemployment and inflation tradeoffs;
 - (F) analyze the economic impact of interest rate fluctuations; and
 - (G) analyze the impact of business cycles on personal financial decision making.
- (7) The student analyzes the impact of international activities on personal financial decision making. The student is expected to:
- (A) examine international current events as related to personal financial decision making;
 - (B) examine currency exchange rates; and
 - (C) examine domestic and international labor issues as related to personal financial decision making.
- (8) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:
- (A) develop a budget based on personal financial goals;
 - (B) explain the benefits of saving and investing;
 - (C) examine tax liabilities, including as they relate to the completion of a W-4;
 - (D) analyze a pay stub;
 - (E) interpret and reconcile bank statements;
 - (F) maintain financial records;
 - (G) evaluate credit scores;
 - (H) use identify theft protection measures; and
 - (I) prepare personal income tax forms by completing a 1040EZ with a W-2 form and using current tax tables.
- (9) The student understands the purposes of financial service providers. The student is expected to:
- (A) describe types of financial service providers, including banks and credit unions;
 - (B) evaluate financial service providers based on selection criteria such as location, interest rates, and benefits;
 - (C) analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments;
 - (D) explain loan evaluation criteria used by lending institutions;
 - (E) summarize the components of a loan application package;
 - (F) calculate a home loan payment schedule;
 - (G) calculate an automobile loan payment schedule; and
 - (H) understand the risks of using a payday loan and title loan.
- (10) The student identifies various investment strategies. The student is expected to:
- (A) evaluate different types of investments such as stocks, bonds, and property;
 - (B) evaluate investment goals and objectives as they relate to risk tolerance;
 - (C) investigate the opportunities and costs of postsecondary education;
 - (D) investigate long-term needs and financial goals, including retirement; and

- (E) investigate the factors that affect the value of investments.
- (11) The student identifies methods to manage personal risk. The student is expected to:
 - (A) understand the concept of insurance;
 - (B) explore the reasons for obtaining personal insurance, including health, disability, life, cancer, and long-term care insurance;
 - (C) explore the reasons for obtaining property insurance coverage, including homeowner's, personal liability, renter's, flood, earthquake, and auto insurance; and
 - (D) understand the insurance claim settlement process.

Source: The provisions of this §127.252 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.253. Securities and Investments (One Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(2) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 10-12. Recommended prerequisite: Principles of Business, Marketing, and Finance. Students shall be awarded one credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) In Securities and Investments, students will understand the laws and regulations to manage business operations and transactions in the securities industry.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
 - (1) The student describes laws and regulations in order to manage personal and business operations and transactions in the securities and investments industry. The student is expected to:
 - (A) explain regulation of the securities and investments industry, including the role of the Securities and Exchange Commission;
 - (B) understand the legal and ethical considerations in buying and selling securities; and
 - (C) understand the state regulation of the securities and investments industry.
 - (2) The student describes investment analysis and selection processes. The student is expected to:
 - (A) describe types of investment objectives;

- (B) consider the nature of investment risk;
 - (C) analyze diversification strategies;
 - (D) understand factors to consider when selecting investments;
 - (E) analyze information that can be obtained from financial statements and annual reports;
 - (F) examine a mutual fund prospectus;
 - (G) interpret analysis used in making investment decisions;
 - (H) discuss strategies for selecting investments;
 - (I) identify performance measurements for venture capital; and
 - (J) describe investment analysis and selection theory such as the Modern Portfolio Theory, the Capital Asset Pricing Model, and the Arbitrage Pricing Theory.
- (3) The student identifies investments. The student is expected to:
- (A) interpret financial ratios significant to investors, including price earnings ratio;
 - (B) calculate stock-related values such as the value of a constant growth stock, the expected value of future dividends, and the expected rate of return;
 - (C) calculate bond-related values such as the price of a bond given its yield to maturity, the coupon interest payment for a bond, and the effects of interest rates on the price of a bond;
 - (D) calculate bond present value and future value; and
 - (E) select investments based on financial analysis such as financial ratios.
- (4) The student understands security and investment operations. The student is expected to:
- (A) examine security and investment operational activities;
 - (B) discuss the operations of a securities and investment office;
 - (C) examine the buy and sell functions of a brokerage firm; and
 - (D) discuss and calculate commissions.
- (5) The student explores security and investment licensing and certification programs. The student is expected to:
- (A) explore educational requirements;
 - (B) compare and contrast the Series 6 and Series 7 licensing exams required to sell securities and other financial products; and
 - (C) explain professional designations in the securities and investments industry such as Certified Fund Specialist, Chartered Financial Analyst, Board Certified in Asset Allocation, Board Certified in Securities, Certified Senior Consultant, and Certified Financial Planner.
- (6) The student understands investments and their relationships to the economy. The student is expected to:
- (A) evaluate the environments in which security and investment services are offered, including securities sales agents, securities and investments firms, and securities markets;
 - (B) evaluate causes of stock price fluctuations;
 - (C) evaluate the relationship between bond prices and yields;
 - (D) evaluate the role of investment banking in the primary marketplace; and

- (E) evaluate margin accounts, short sales, market timing, and international strategies.
- (7) The student demonstrates an understanding of securities and investments products. The student is expected to evaluate securities and investments products such as stocks, dividends, stock splits, options strategies, hedge funds, futures, bonds, mutual funds, venture capital, real estate, retirement investment plans, and education savings and the advantages and disadvantages from an issuer and investor perspective.
- (8) The student demonstrates an understanding of a postsecondary plan. The student is expected to:
 - (A) understand educational, military, and current job opportunities; and
 - (B) create a postsecondary plan that includes topics such as application requirements; testing requirements; certification requirements; associated deadlines; associated costs, including living expenses; job prospects and opportunities; beginning earnings; expected future earnings; and resumes and cover letters.

Source: The provisions of this §127.253 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.254. Insurance Operations (One Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(2) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 10-12. Recommended prerequisite: Principles of Business, Marketing, and Finance. Students shall be awarded one credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) In Insurance Operations, students will understand the laws and regulations in order to manage business operations and transactions in the insurance industry.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
 - (1) The student has an understanding of the insurance industry. The student is expected to:
 - (A) examine the insurance industry;
 - (B) evaluate components of automobile insurance coverage;
 - (C) evaluate components of homeowner's insurance and renter's insurance, including a personal umbrella liability policy;

- (D) evaluate the purpose of flood insurance and earthquake insurance;
 - (E) evaluate the purpose of commercial property insurance;
 - (F) evaluate the purpose of commercial liability insurance;
 - (G) evaluate the purpose of title insurance;
 - (H) evaluate the purpose of health insurance, long-term care insurance, and cancer insurance;
 - (I) compare and contrast Medicare and Medicaid;
 - (J) investigate the purpose of unemployment insurance;
 - (K) evaluate the purpose of workers' compensation insurance;
 - (L) evaluate the purpose of disability insurance;
 - (M) compare and contrast the purpose of life insurance, including term, whole, and group;
 - (N) summarize the role of life insurance in investment and estate planning;
 - (O) compare and contrast the methods that insurance companies use to generate income, including collection of premiums and investing activities;
 - (P) evaluate the use of state risk pool programs; and
 - (Q) summarize trends in the insurance industry such as hacker insurance, pet insurance, travel insurance, and identity theft insurance.
- (2) The student explores careers in insurance. The student is expected to:
- (A) explore education, licensing, and certification requirements; and
 - (B) understand the role and responsibilities of insurance professionals such as agents, underwriters, actuaries, claims personnel, and investigators.
- (3) The student examines regulations that ensure compliance adherence to insurance industry regulations. The student is expected to:
- (A) evaluate the ethical and social responsibilities in the field of insurance;
 - (B) summarize federal and state regulations governing the insurance industry;
 - (C) assess the significance of the Consolidated Omnibus Budget Reconciliation Act (COBRA);
 - (D) assess the Health Insurance Portability and Accountability Act (HIPAA), including Title I and Title II; and
 - (E) assess the Patient Protection and Affordable Care Act (PPACA).
- (4) The student explains legal concepts pertinent to the insurance industry. The student is expected to:
- (A) examine legal principles that pertain to insurance such as indemnity, insurable interest, subrogation, and utmost good faith; and
 - (B) evaluate insurance contracts.
- (5) The student identifies the components used in the insurance industry for approval and denial decisions. The student is expected to:
- (A) explain the importance of actuarial science in the insurance industry;
 - (B) examine the nature of credit-based insurance scores; and
 - (C) examine the underwriting process.
- (6) The student has an understanding of insurance fraud. The student is expected to:

- (A) examine various types of insurance fraud;
 - (B) investigate various methods for detecting insurance fraud; and
 - (C) investigate and research a current event about insurance fraud to create a grammatically correct, written report with citations for presentation.
- (7) The student demonstrates an understanding of the claims process. The student is expected to examine the claims process, including the role of the agent and the adjustor.
- (8) The student identifies different insurance providers and rates. The student is expected to:
- (A) compare and contrast insurance company ratings; and
 - (B) compare and contrast insurance premiums according to gender, geographic area, and age.
- (9) The student demonstrates an understanding of identity theft. The student is expected to create a plan for prevention of identity theft and for the reporting of identity theft.
- (10) The student demonstrates an understanding of a postsecondary plan. The student is expected to:
- (A) understand educational, military, and current job opportunities; and
 - (B) create a postsecondary plan that includes topics such as application requirements; testing requirements; certification requirements; associated deadlines; associated costs, including living expenses; job prospects and opportunities; beginning earnings; expected future earnings; and resumes and cover letters.

Source: The provisions of this §127.254 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.255. Banking and Financial Services (One-Half Credit), Adopted 2015.

- (a) Implementation.
- (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(1) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 10-12. Recommended prerequisite: Principles of Business, Marketing, and Finance. Students shall be awarded one-half credit for successful completion of this course.
- (c) Introduction.
- (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) Banking services are primarily concerned with accepting deposits, lending funds, and extending credit. Banking services include cash management, short-term investments, mortgages and other loans, credit cards, and bill payment. Banking services are delivered via a number of different institutions, from commercial banks (the largest group) and other traditional means (savings and loans associations, credit unions, and local banks) to newer ventures through insurance companies, brokerage houses, and the Internet.
 - (4) In Banking and Financial Services, students will develop knowledge and skills in the economic, financial, technological, international, social, and ethical aspects of banking to become competent employees and entrepreneurs. Students will incorporate a broad base of knowledge that includes

the operations, sales, and management of banking institutions to gain a complete understanding of how banks function within society.

- (5) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (6) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
- (1) The student evaluates the role of banking in the modern economy. The student is expected to:
 - (A) outline the evolution of money and banking in the U.S. economy;
 - (B) explain the operation of the Federal Reserve Bank and its role in the economy;
 - (C) outline and analyze the history and the impact of the use of the gold or silver standard in monetary policy;
 - (D) compare and contrast the types of financial institutions such as commercial banks, savings and loan associations, credit unions, investment banks, financial services companies, and mortgage companies;
 - (E) discuss the role of the World Bank Group in international financial assistance; and
 - (F) explain the nature of government agencies that provide financing to businesses such as the Export-Import Bank of the United States and the Small Business Administration.
 - (2) The student acquires knowledge of banking processes and services. The student is expected to:
 - (A) describe the nature of banking processes;
 - (B) describe the types of banking services;
 - (C) discuss retail bank products and services;
 - (D) explain business bank products and services;
 - (E) describe basic teller performance standards;
 - (F) discuss the nature of loan products; and
 - (G) discuss trust services available to customers.
 - (3) The student describes the roles and responsibilities in banking services, including educational requirements. The student is expected to:
 - (A) explain the role and responsibilities of administrative careers in banking services; and
 - (B) describe the role and responsibilities of executive and managerial careers in banking services.
 - (4) The student determines client needs and wants and responds through planned, personalized communication to influence purchase decisions and enhance future business opportunities in banking services. The student is expected to:
 - (A) describe the importance of selling in the banking industry, including cross-selling and relationship selling;
 - (B) explain the process of opening a new account; and
 - (C) describe loan terms for a client.
 - (5) The student simulates the day-to-day activities within a banking organization in order to ensure secure operations. The student is expected to:

- (A) describe bank loss prevention measures such as procedures for the secure handling of cash and checks; detecting and reporting counterfeit currency; developing business continuity plans; and preventing crimes to which a bank could fall victim such as fraud, robbery, and phishing;
 - (B) discuss the role of the Federal Reserve System in banking operations and cash-handling procedures;
 - (C) simulate daily cash processing activities such as processing damaged and mutilated currency and coin, ordering and depositing currency, depositing checks, handling differences in cash received and deposited, and transporting cash;
 - (D) analyze the underwriting of loan applications to determine credit worthiness of customers, including credit analysis, and factors affecting loan pricing and structuring; and
 - (E) discuss the nature of problem loan management.
- (6) The student describes laws and regulations used to manage business operations and transactions in the banking services industry. The student is expected to:
- (A) explain the elements of a compliance program;
 - (B) discuss functional areas of a compliance audit;
 - (C) analyze a compliance plan;
 - (D) discuss federal regulations of lending and operations functions in banking services, including the ethical and social aspects of those regulations;
 - (E) discuss e-compliance issues in banking services; and
 - (F) discuss the responsibilities of regulatory agencies that oversee the banking industry.
- (7) The student investigates ways to create and maintain positive, ongoing relationships with banking customers in order to enhance the organization's image. The student is expected to:
- (A) explain ways to cultivate positive relationships with customers to enhance company image;
 - (B) discuss the importance of meeting and exceeding customer expectations; and
 - (C) describe the relationships that institutions providing banking services have with their communities.
- (8) The student maintains, monitors, controls, and plans the use of financial resources to enhance banking performance. The student is expected to:
- (A) describe the manner in which banks generate profit and explain measures they take to ensure profitability; and
 - (B) use financial formulas commonly used in banking to aid in the growth and stability of banking services, including key ratios and banking calculations such as interest and annual percentage rate, capital adequacy, asset quality, management administration, earnings, liquidity, and sensitivity to market risk.

Source: The provisions of this §127.255 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.256. Accounting I (One Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.

- (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(1) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 10-12. Recommended prerequisite: Principles of Business, Marketing, and Finance. Students shall be awarded one credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) Accounting encompasses careers that record, classify, summarize, analyze, and communicate a business's financial information/business transactions for use in management decision making. Accounting includes such activities as bookkeeping, systems design, analysis, and interpretation of accounting information.
 - (4) In Accounting I, students will investigate the field of accounting, including how it is impacted by industry standards as well as economic, financial, technological, international, social, legal, and ethical factors. Students will reflect on this knowledge as they engage in the process of recording, classifying, summarizing, analyzing, and communicating accounting information. Students will formulate and interpret financial information for use in management decision making.
 - (5) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (6) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
 - .
 - (1) The student communicates an understanding of the accounting industry. The student is expected to:
 - (A) describe the purpose of accounting and financial reporting;
 - (B) discuss its impact on industry; and
 - (C) describe Generally Accepted Accounting Principles (GAAP).
 - (2) The student uses career planning concepts, tools, and strategies to explore accounting careers. The student is expected to:
 - (A) discuss the significance of responsibility in accounting such as ethical and social responsibility;
 - (B) explore careers in accounting, including education requirements, roles, and responsibilities of certified public accountants, general ledger accountants, management accountants, auditors, government accountants, international accountants, forensic accountants, and senior management in accounting; and
 - (C) identify accounting licensing and certification programs, including professional designations for accountants such as certified public accountant and certified management accountant.

- (3) The student uses equations, graphical representations, accounting tools, strategies, and automated systems in real-world situations to maintain, monitor, control, and plan the use of financial resources. The student will complete an accounting cycle for a service business. The student is expected to:
 - (A) illustrate the accounting cycle;
 - (B) analyze the effects of transactions on the accounting equation and use T accounts to analyze transactions;
 - (C) prepare a chart of accounts;
 - (D) journalize transactions in a general journal;
 - (E) post journal entries to general ledger accounts;
 - (F) prepare work sheets;
 - (G) prepare a trial balance;
 - (H) journalize and post adjusting and closing entries;
 - (I) prepare a post-closing trial balance; and
 - (J) prepare financial statements, including income statements, balance sheets, statements of stockholders' equity, and changes in owners' equity.
- (4) The student analyzes cash controls. The student is expected to:
 - (A) explain cash control procedures such as bank account access, dual control, timely account reconciliations, and security of check stock;
 - (B) prove cash and reconcile bank statements;
 - (C) journalize and post entries to establish and replenish petty cash;
 - (D) journalize and post entries related to banking activities; and
 - (E) explain the benefits of electronic funds transfer.
- (5) The student performs accounting functions for a merchandising business. The student is expected to explain the nature of special journals and recording transactions in special journals.
- (6) The student performs accounts payable functions. The student is expected to:
 - (A) maintain a vendor file;
 - (B) analyze purchase transactions;
 - (C) post to an accounts payable subsidiary ledger;
 - (D) process invoices for payment;
 - (E) prepare a schedule of accounts payable; and
 - (F) analyze the impact of accounts payable on the balance sheet and cash flow statements.
- (7) The student performs accounts receivable functions. The student is expected to:
 - (A) explain the nature of accounts receivable;
 - (B) maintain a customer file for accounts receivable;
 - (C) analyze sales transactions;
 - (D) post to an accounts receivable subsidiary ledger;
 - (E) process sales orders, returns, and allowances;
 - (F) process customer payments;

- (G) process uncollectible accounts;
 - (H) prepare a schedule of accounts receivable;
 - (I) determine uncollectible accounts receivable; and
 - (J) analyze the impact of accounts receivable on the balance sheet and cash flow statements.
- (8) The student investigates merchandise inventory to determine the impact on a company's financial position. The student is expected to:
- (A) discuss the importance of merchandise inventory to a corporation, including the benefits of determining the most efficient inventory levels;
 - (B) explain the difference between periodic and perpetual methods of calculating inventory quantities, including the use of inventory records, stock records, and point-of-sale terminals;
 - (C) calculate the cost of inventory, including the First In, First Out (FIFO) method, Last In, First Out (LIFO) method, weighted average method, and the Gross Profit method of estimating inventory; and
 - (D) analyze the results of valuing inventory under the FIFO method, LIFO method, weighted average method, and the Gross Profit method of estimating inventory to determine the effect on Net Income and Gross Profit.
- (9) The student completes payroll procedures to calculate, record, and distribute payroll earnings and analyzes the impact of these expenses on a company's financial position. The student is expected to:
- (A) interpret time cards to calculate hours worked;
 - (B) maintain employee earnings records and registers;
 - (C) calculate employee earnings, including gross earnings, withholdings, and net pay;
 - (D) journalize salary expenses;
 - (E) calculate employer payroll taxes;
 - (F) journalize payroll tax expenses;
 - (G) discuss payroll tax expense forms and reports; and
 - (H) analyze the impact of salary expenses and payroll tax expense on total expenses and net income.
- (10) The student performs specialized accounting functions for a corporation and completes an accounting cycle. The student is expected to:
- (A) analyze the articles of incorporation needed to start a corporation;
 - (B) journalize the issuance of stock;
 - (C) compute dividends payable on stock;
 - (D) complete a work sheet for a corporation, including calculating adjustments for depreciation, merchandise inventory, and federal taxes;
 - (E) prepare financial statements for a corporation, including a balance sheet, an income statement, a statement of stockholders' equity, and a statement of changes in retained earnings;
 - (F) understand that internal accounting controls exist to ensure the proper recording of financial transactions; and

- (G) identify and perform tax accounting functions such as recordkeeping procedures and the nature of corporate tax accounting.
- (11) The student describes laws and regulations in order to manage business operations and transactions in accounting. The student is expected to:
 - (A) describe regulation of accounting;
 - (B) identify and analyze historical events that led to the regulation of accounting such as the fall of Enron; WorldCom; Tyco International, Ltd.; Adelphia Communications; and Arthur Andersen;
 - (C) describe the impact of the Sarbanes-Oxley Act of 2002 on internal controls and financial reporting;
 - (D) describe the role of the Securities and Exchange Commission in regulating the accounting industry;
 - (E) discuss state regulation of the accounting industry; and
 - (F) identify and research a case study involving a historically significant compliance or regulatory issue that led to the formation of regulatory agencies or laws, including:
 - (i) formulating questions to analyze the issue;
 - (ii) gathering relevant sources;
 - (iii) evaluating the validity and reliability of those sources; and
 - (iv) determining which laws and regulations apply.
- (12) The student accesses, processes, maintains, evaluates, and disseminates financial information to assist business decision making. The student is expected to:
 - (A) use accounting technology, including discussing the use of data mining and integrating technology into accounting;
 - (B) engage in an accounting simulation covering an accounting cycle; and
 - (C) create a clear and coherent oral presentation that analyzes the results of an accounting simulation covering an accounting cycle and includes the use of correct grammar, spelling, punctuation, and citation of resource materials.

Source: The provisions of this §127.256 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.257. Accounting II (One Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(2) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 11 and 12. Prerequisite: Accounting I. This course satisfies a high school mathematics graduation requirement. Students shall be awarded one credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.

- (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) Accounting encompasses careers that record, classify, summarize, analyze, and communicate a business's financial information/business transactions for use in management decision making. Accounting includes such activities as bookkeeping, systems design, analysis, and interpretation of accounting information.
 - (4) In Accounting II, students will continue the investigation of the field of accounting, including how it is impacted by industry standards as well as economic, financial, technological, international, social, legal, and ethical factors. Students will reflect on this knowledge as they engage in various managerial, financial, and operational accounting activities. Students will formulate, interpret, and communicate financial information for use in management decision making. Students will use equations, graphical representations, accounting tools, spreadsheet software, and accounting systems in real-world situations to maintain, monitor, control, and plan the use of financial resources.
 - (5) The mathematical process standards describe ways in which students are expected to engage in the content. The placement of the process standards at the beginning of the knowledge and skills listed for each grade and course is intentional. The process standards weave the other knowledge and skills together so that students may be successful problem solvers and use mathematics efficiently and effectively in daily life. The process standards are integrated at every grade level and course. When possible, students will apply mathematics to problems arising in everyday life, society, and the workplace. Students will use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution, and evaluating the problem-solving process and the reasonableness of the solution. Students will select appropriate tools such as real objects, manipulatives, paper and pencil, and technology and techniques such as mental math, estimation, and number sense to solve problems. Students will effectively communicate mathematical ideas, reasoning, and their implications using multiple representations such as symbols, diagrams, graphs, and language. Students will use mathematical relationships to generate solutions and make connections and predictions. Students will analyze mathematical relationships to connect and communicate mathematical ideas. Students will display, explain, or justify mathematical ideas and arguments using precise mathematical language in written or oral communication.
 - (6) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (7) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
- (1) The student uses mathematical processes to acquire and demonstrate mathematical understanding. The student is expected to:
 - (A) apply mathematics to problems arising in everyday life, society, and the workplace;
 - (B) use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution, and evaluating the problem-solving process and the reasonableness of the solution;
 - (C) select tools, including real objects, manipulatives, paper and pencil, and technology as appropriate, and techniques, including mental math, estimation, and number sense as appropriate, to solve problems;
 - (D) communicate mathematical ideas, reasoning, and their implications using multiple representations, including symbols, diagrams, graphs, and language as appropriate;

- (E) create and use representations to organize, record, and communicate mathematical ideas;
 - (F) analyze mathematical relationships to connect and communicate mathematical ideas; and
 - (G) display, explain, and justify mathematical ideas and arguments using precise mathematical language in written or oral communication.
- (2) The student performs accounting functions specific to a corporation. The student is expected to:
- (A) analyze articles of incorporation;
 - (B) communicate methods used to account for the issuance of stock;
 - (C) compute the number of shares of common stock to be issued on the conversion of convertible preferred stock;
 - (D) compute dividends payable on stock;
 - (E) describe internal accounting controls that exist to ensure the proper recording of financial transactions;
 - (F) produce financial statements, including work sheets, income statements, statements of stockholders' equity, balance sheets, cash flow statements, and statements of changes in retained earnings;
 - (G) discuss the nature of consolidated financial statements;
 - (H) discuss the nature of corporate tax accounting; and
 - (I) perform accounting functions specific to corporate tax accounting, including calculating corporate taxes and target profits and preparing corporate tax returns.
- (3) The student discusses and performs accounting functions in a financial statement analysis. The student is expected to:
- (A) explain the nature of annual reports;
 - (B) discuss the use of financial ratios in accounting and explain how this data impacts business decisions;
 - (C) determine business liquidity, including current ratio, quick ratio, and cash ratio;
 - (D) calculate business profitability, including gross profit margin, operating profit margin, net profit margin, cash flow margin, return on assets, return on investment, and return on equity, and analyze the relationships between these ratios;
 - (E) compute business efficiency ratios, including inventory turnover ratio, accounts receivable turnover ratio, accounts payable turnover ratio, average payment period, and average collection period;
 - (F) determine business operating ratio;
 - (G) calculate business capital structure ratios, including debt-to-equity ratio and debt service coverage;
 - (H) compare financial ratios to industry benchmarks and past performance to identify key areas that need to be evaluated and improved; and
 - (I) formulate and present recommendations based on financial ratio comparisons using spreadsheet software, graphs, and charts that identify business strategies and solutions needed to improve financial performance.
- (4) The student describes and employs managerial accounting concepts. The student is expected to:
- (A) explain the nature of managerial cost accounting, including costs and cost drivers;

- (B) conduct cost-volume-profit analysis, including the use of linear regression data to determine the relationship between production and costs;
 - (C) identify cost accounting systems such as job order costing, process costing, activity-based costing, and project costing;
 - (D) calculate the cost of goods sold;
 - (E) compute overhead rates;
 - (F) apply overhead to jobs;
 - (G) describe the nature of cost accounting decision making;
 - (H) discuss the nature of cost accounting budgets;
 - (I) explain and create a variance analysis;
 - (J) discuss the nature of cost allocation;
 - (K) compute variable costs and contribution margins for a product;
 - (L) determine relevant costs in make-or-buy and accept-or-reject decisions;
 - (M) evaluate make-or-buy and accept-or-reject decisions to identify the best solutions for a business;
 - (N) prepare written recommendations that identify make-or-buy and accept-or-reject solutions using empirical data to support and justify conclusions;
 - (O) perform cost allocation functions; and
 - (P) prepare cost of production reports.
- (5) The student maintains, monitors, controls, and plans the use of financial resources to ensure business stability. The student is expected to:
- (A) describe fundamental financial concepts involved in the management of corporate finances, including the nature of depreciation and cash flows;
 - (B) analyze the need for efficient capital markets in corporate finance;
 - (C) explore the capital budgeting process;
 - (D) perform calculations necessary for capital budget decision making, including:
 - (i) calculating the initial investment associated with a proposed capital expenditure;
 - (ii) determining operating cash inflows; and
 - (iii) determining terminal cash flow;
 - (E) conduct cash-flow analysis to select an acceptable capital expenditure, including:
 - (i) interpreting the nature of relevant cash flow-analysis;
 - (ii) explaining the nature of the payback period;
 - (iii) calculating the payback period;
 - (iv) explaining the relationship between the internal rate of return and net present value;
 - (v) calculating the net present value and future value; and
 - (vi) calculating the internal rate of return;
 - (F) explain the role of financial planning in corporate finance, including the financial planning process, short-term operating, and long-term strategic planning;

- (G) conduct cash planning, including:
 - (i) explaining the use of cash budgets;
 - (ii) coping with uncertainty in cash budgets;
 - (iii) preparing a cash budget; and
 - (iv) evaluating a cash budget;
 - (H) conduct profit planning, including pro forma income statements and balance sheets;
 - (I) define and describe the nature of short-term financial management;
 - (J) explain the role of valuation in making appropriate financial decisions for a company, including:
 - (i) discussing the role of project valuation in capital allocation decisions;
 - (ii) comparing methods for valuing flexibility; and
 - (iii) discussing the valuation implications in business finance;
 - (K) use capital market securities to secure financing for a company, including:
 - (i) analyzing models and methods to determine the best financing option for a company;
 - (ii) analyzing the nature of corporate bonds;
 - (iii) analyzing and determining the cost of long-term debt;
 - (iv) describing the issuance of stock from a corporation;
 - (v) comparing and contrasting preferred stock and common stock;
 - (vi) calculating the cost of preferred stock and common stock; and
 - (vii) computing leverage and debt to equity ratios;
 - (L) explain the role of dividends in corporate finance, including forms of dividends and reinvestment plans;
 - (M) describe the effect of a firm's dividend decisions on its external financing requirements;
 - (N) illustrate the residual theory of dividends;
 - (O) describe the impact of dividends on the value of the firm;
 - (P) explain the nature of a dividend policy;
 - (Q) explain factors to consider when deciding on the form of dividend distribution; and
 - (R) analyze ownership change transactions, including:
 - (i) comparing mergers and acquisitions;
 - (ii) explaining the nature of hostile takeovers;
 - (iii) discussing issues that arise from mergers and acquisitions;
 - (iv) explaining methods for evaluating potential merger/acquisition targets;
 - (v) evaluating potential merger and acquisition targets; and
 - (vi) analyzing the nature of restructurings.
- (6) The student describes laws and regulations in order to manage business operations and transactions in accounting. The student is expected to:
- (A) describe and discuss regulation of accounting, including:

- (i) the impact of the Sarbanes-Oxley Act of 2002 on accounting;
 - (ii) the role of the Securities and Exchange Commission in regulating the accounting industry;
 - (iii) the state regulation of the accounting industry; and
 - (iv) the impact of International Financial Reporting Standards (IFRS) versus Generally Accepted Accounting Principles (GAAP); and
- (B) identify and research a case study involving a fraud, compliance, or regulatory issue or possible scenario, including:
 - (i) formulating questions to analyze the issue;
 - (ii) gathering relevant sources;
 - (iii) evaluating the validity and reliability of those sources;
 - (iv) identifying and communicating which laws and regulations apply;
 - (v) gathering data that supports evidence of fraud or non-compliance with regulations; and
 - (vi) creating a clear and coherent presentation, including the use of correct grammar, spelling, punctuation, and citation of resource materials.
- (7) The student accesses, processes, maintains, evaluates, and disseminates financial information to assist business decision making. The student is expected to:
 - (A) use technology to acquire information such as the use of data mining and automated financial programs into accounting; and
 - (B) create a clear and coherent oral and written presentation that includes the use of correct grammar, spelling, punctuation, and citation of resource materials on a current topic in accounting using concepts learned in this course.

Source: The provisions of this §127.257 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.258. Financial Analysis (One Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(2) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 11 and 12. Prerequisite: Accounting I. Students shall be awarded one credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) In Financial Analysis, students will apply knowledge and technical skills in the economic, financial, technological, international, social, and ethical aspects of business to become competent consumers, employees, and entrepreneurs. Students will develop analytical skills by actively

- evaluating financial results of multiple businesses, interpreting results for stakeholders, and presenting strategic recommendations for performance improvement.
- (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
- (1) The student analyzes accounting systems to examine their contribution to the fiscal stability of businesses. The student is expected to:
 - (A) describe the nature and scope of accounting; and
 - (B) examine accounting procedures for tracking money flow and determining financial status through the preparation of financial statements.
 - (2) The student explores the use of financial resources. The student is expected to describe tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources.
 - (3) The student demonstrates mathematics knowledge and skills required when interpreting business operation documents. The student is expected to apply data to solve a problem; construct charts, tables, and graphs; and analyze data.
 - (4) The student analyzes financial resources to ensure business solvency. The student is expected to:
 - (A) describe the nature of budgets;
 - (B) determine relationships among total revenue, marginal revenue, output, and profit;
 - (C) calculate financial ratios;
 - (D) interpret financial statements;
 - (E) describe types of financial statement analyses such as ratio analysis and trend analysis; and
 - (F) identify problems and issues with financial statements.
 - (5) The student calculates business ratios to evaluate company performance. The student is expected to:
 - (A) discuss the use of financial ratios in business finance;
 - (B) use multiple ratios to evaluate company performance, including income, profitability, operating performance, liquidity, working capital, bankruptcy prediction, long-term analysis, coverage, debt, cash flow indicator, and investment valuation; and
 - (C) discuss the use of benchmarks in analyzing ratios.
 - (6) The student analyzes a financial statement. The student is expected to:
 - (A) discuss the analysis of a company's financial situation using its financial statements;
 - (B) describe external forces affecting a company's value;
 - (C) explain how value is created for a company;
 - (D) understand and interpret financial statement notes; and
 - (E) evaluate results from the aspect of management, creditors, and investors.
 - (7) The student examines the nature and scope of risk management in finance. The student is expected to:
 - (A) discuss the nature of risk control such as internal and external controls;

- (B) explain ways to assess risk;
 - (C) describe the importance of auditing risk control;
 - (D) discuss risk-control systems;
 - (E) describe the use of technology in risk management;
 - (F) discuss legal considerations affecting risk management;
 - (G) discuss the relationship between risk and business objectives; and
 - (H) evaluate a risk-management program.
- (8) The student develops an understanding and working knowledge of annual reports. The student is expected to:
- (A) discuss the objective of an annual report;
 - (B) identify the components of an annual report;
 - (C) identify laws and regulations that are applied to annual reports; and
 - (D) create an annual report.
- (9) The student explores the role of ethics in finance. The student is expected to:
- (A) explain the nature of business ethics;
 - (B) discuss the role of ethics in finance; and
 - (C) analyze the activities of Enron Corporation that led to the company's downfall.
- (10) The student employs critical-thinking skills independently and in teams to solve problems and make decisions. The student is expected to:
- (A) identify common tasks that require employees to use problem-solving skills;
 - (B) analyze elements of a financial problem to develop creative solutions;
 - (C) create and evaluate ideas, proposals, and solutions to financial problems;
 - (D) analyze financial information to determine its value to the problem-solving task; and
 - (E) identify and evaluate alternative financial solutions using a variety of problem-solving and critical-thinking skills.
- (11) The student performs a case study analysis of a specific company to apply the concepts learned in the course and present the findings. The student is expected to:
- (A) summarize the company's background;
 - (B) analyze the company's history, development, and growth;
 - (C) identify the company's strengths and weaknesses, internally;
 - (D) describe the external environment;
 - (E) evaluate the strengths, weaknesses, opportunities, and threats (SWOT) analysis;
 - (F) examine the corporate and business level strategy;
 - (G) investigate the structure and control systems; and
 - (H) formulate recommendations.

Source: The provisions of this §127.258 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.259. Statistics and Business Decision Making (One Credit), Adopted 2015.

- (a) Implementation.

- (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(2) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 11 and 12. Prerequisite: Algebra II. This course satisfies a high school mathematics graduation requirement. Students shall be awarded one credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) Statistics and Business Decision Making is an introduction to statistics and the application of statistics to business decision making. Students will use statistics to make business decisions. Students will determine the appropriateness of methods used to collect data to ensure conclusions are valid.
 - (4) The process standards describe ways in which students are expected to engage in the content. The placement of the process standards at the beginning of the knowledge and skills listed for each grade and course is intentional. The process standards weave the other knowledge and skills together so that students may be successful problem solvers and use mathematics efficiently and effectively in daily life. The process standards are integrated at every grade level and course. When possible, students will apply mathematics to problems arising in everyday life, society, and the workplace. Students will use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution, and evaluating the problem-solving process and the reasonableness of the solution. Students will select appropriate tools such as real objects, manipulatives, paper and pencil, and technology and techniques such as mental math, estimation, and number sense to solve problems. Students will effectively communicate mathematical ideas, reasoning, and their implications using multiple representations such as symbols, diagrams, graphs, and language. Students will use mathematical relationships to generate solutions and make connections and predictions. Students will analyze mathematical relationships to connect and communicate mathematical ideas. Students will display, explain, or justify mathematical ideas and arguments using precise mathematical language in written or oral communication.
 - (5) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (6) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
 - (1) The student uses mathematical processes to acquire and demonstrate mathematical understanding. The student is expected to:
 - (A) apply mathematics to problems arising in everyday life, society, and the workplace;
 - (B) use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution, and evaluating the problem-solving process and the reasonableness of the solution;

- (C) select tools, including real objects, manipulatives, paper and pencil, and technology as appropriate, and techniques, including mental math, estimation, and number sense as appropriate, to solve problems;
 - (D) communicate mathematical ideas, reasoning, and their implications using multiple representations, including symbols, diagrams, graphs, and language as appropriate;
 - (E) create and use representations to organize, record, and communicate mathematical ideas;
 - (F) analyze mathematical relationships to connect and communicate mathematical ideas; and
 - (G) display, explain, and justify mathematical ideas and arguments using precise mathematical language in written or oral communication.
- (2) The student uses career planning concepts, tools, and strategies to explore a career in the area of risk management. The student is expected to:
- (A) compare and contrast the fundamentals of risk management, including the reasons for and benefits of risk management;
 - (B) discuss the role of ethics and responsibility in risk management; and
 - (C) compare and contrast roles, responsibilities, licensing, and certification programs of careers related to managing and analyzing personal and corporate financial portfolios such as financial planners, financial managers, financial analysts, controllers, risk managers, cash managers, treasurers, and chief financial officers.
- (3) The student understands and demonstrates the use of statistics in business areas, including accounting, economics, finance, management, and marketing. The student is expected to:
- (A) evaluate the use of statistics in accounting such as forecasting consumption, earnings, cash flows, book value, and allowance for doubtful accounts;
 - (B) evaluate how statistics are used in economics such as reports for labor market, trade balance, Gross Domestic Product, unemployment, and consumer spending;
 - (C) evaluate how statistics are used in finance such as the use by financial intermediaries or in the evaluation of investments, securities, derivatives, futures, or options;
 - (D) evaluate how statistics are used in management such as in the evaluation of production efficiency, production quantity, quality control, workforce trends, staffing issues, and employee satisfaction; and
 - (E) evaluate how statistics are used in marketing such as reports for projected market share, advertising effectiveness, sales effectiveness, brand loyalty, spending habits, and customer satisfaction.
- (4) The student understands and demonstrates the ethical and responsible use of statistics in business. The student is expected to evaluate how statistics are used in accounting, economics, finance, management, and marketing.
- (5) The student evaluates risk-management strategies and techniques in corporate finance to maximize profit and minimize loss. The student is expected to:
- (A) manage risk to protect business stability;
 - (B) analyze the relationship between risk management and operations; and
 - (C) evaluate various risk-management strategies and techniques, including the use of insurance, stock, derivatives, and options.
- (6) The student evaluates financial information using statistical analysis to assist business decision making using appropriate software. The student is expected to:
- (A) communicate the value of statistical information in a variety of business disciplines and environments;

- (B) assess statistical information portrayed in areas such as advertising, investments and securities, human resource management, and economics;
 - (C) generate a spreadsheet to collect, collate, organize, and analyze quantitative data; and
 - (D) use spreadsheets and graphical techniques to present data in a manner that is understood by and meaningful to colleagues and clients.
- (7) The student understands and demonstrates the defining and collecting of data. The student is expected to:
- (A) define the types of variables and the measurement scales of variables;
 - (B) understand the collecting of data and its source;
 - (C) understand populations and samples;
 - (D) understand sampling methods; and
 - (E) understand and define survey error types.
- (8) The student will understand and demonstrate the organization and visualization of data. The student is expected to organize and visualize categorical data and numerical data.
- (9) The student understands and demonstrates the use of descriptive measures. The student is expected to:
- (A) understand and calculate the central tendency of the data set using mean, median, and mode;
 - (B) understand and determine the variation of the data set using range, sample variance, sample standard deviation, population variance, population standard deviation, coefficient of the variation, and Z score; and
 - (C) understand and demonstrate the measure of shape of the data set using skewness, symmetry, and kurtosis.
- (10) The student understands and demonstrates the use of probability. The student is expected to:
- (A) define event, compound event, complement of an event, sample space, marginal probability, conditional probability, independence, multiplication rule, multiplication rule for independent events, probability of an event, independence, and Bayes' Theorem; and
 - (B) define and calculate simple probability, compound probability, marginal probability, general addition rule, marginal probability using the multiplication rule, and probability with Bayes' Theorem.
- (11) The student understands and demonstrates the use of probability distribution for discrete variables. The student is expected to understand and demonstrate the use of the uniform distribution, the binomial distribution, and the Poisson distribution.
- (12) The student understands and demonstrates the use of probability distribution for continuous variables. The student is expected to understand and demonstrate the use of the normal distribution, uniform distribution, and exponential distribution.
- (13) The student understands and demonstrates the use of sampling distribution, sampling distribution of the mean, and the central limit theorem. The student is expected to:
- (A) calculate the population mean and population standard deviation;
 - (B) calculate standard error of the mean; and
 - (C) calculate the Z- and X-bar for the sampling distribution of the mean.
- (14) The student understands and demonstrates the use and construction of confidence intervals. The student is expected to:

- (A) construct a confidence interval for the mean for a known and unknown population standard deviation; and
 - (B) evaluate ethical issues associated with confidence intervals.
- (15) The student understands and demonstrates hypothesis testing for one sample tests and two sample tests. The student is expected to:
- (A) understand and demonstrate the use of hypothesis testing, null hypothesis, and alternative hypothesis;
 - (B) create a null hypothesis and alternative hypothesis;
 - (C) understand and demonstrate the use of Type I error and Type II error;
 - (D) calculate the level of significance and calculate beta risk;
 - (E) understand and demonstrate the use of the complements of Type I error and Type II error by calculating the confidence coefficient and the power of a statistical test;
 - (F) understand and calculate Z test for the mean;
 - (G) understand and demonstrate a one-tail test hypothesis and its associated critical values and p-value; and
 - (H) understand and demonstrate a two-tail test hypothesis and its associated critical values and p-value.
- (16) The student understands analysis of variance. The student is expected to understand and demonstrate the analysis of more than two populations.
- (17) The student understands and demonstrates the use of chi-square test. The student is expected to use a chi-square test.
- (18) The student understands and demonstrates the use of nonparametric test. The student is expected to use nonparametric tests such as the Wilcoxon Sum test.
- (19) The student understands simple linear regression. The student is expected to:
- (A) understand and demonstrate the use of various types of regression models;
 - (B) create the regression equation; and
 - (C) make predictions based on regression models.
- (20) The student understands an introduction to multivariable regression: The student is expected to use a multivariable regression model.
- (21) The student understands time series analysis and forecasting. The student is expected to:
- (A) understand times series models;
 - (B) understand trend component;
 - (C) understand seasonal component; and
 - (D) understand cyclical component.
- (22) The student demonstrates an understanding of a postsecondary plan. The student is expected to:
- (A) understand educational, military, and current job opportunities; and
 - (B) create a postsecondary plan that includes topics such as application requirements; testing requirements; certification requirements; associated deadlines; associated costs, including living expenses; job prospects and opportunities; beginning earnings; expected future earnings; and resumes and cover letters.

Source: The provisions of this §127.259 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.260. Advertising (One-Half Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(2) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 9-12. Recommended prerequisite: Principles of Business, Marketing, and Finance. Students shall be awarded one-half credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) Advertising is designed as a comprehensive introduction to the principles and practices of advertising. Students will gain knowledge of techniques used in current advertising, including print, broadcast, and digital media. The course explores the social, cultural, ethical, and legal issues of advertising, historical influences, strategies, media decision processes as well as integrated marketing communications, and careers in advertising and sales promotion. The course provides an overview of how communication tools can be used to reach target audiences and increase consumer knowledge.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
 - (1) The student knows the importance of marketing as well as the functions of marketing. The student is expected to:
 - (A) recognize marketing functions and how they relate to advertising;
 - (B) explain how each component of the marketing mix contributes to successful advertising;
 - (C) identify the importance of target markets; and
 - (D) research trends affecting advertising marketing.
 - (2) The student knows the impact and value of diversity. The student is expected to:
 - (A) examine elements of culture and discuss the need for understanding cultural diversity; and
 - (B) identify how diversity affects advertising strategy.
 - (3) The student knows the nature and scope of advertising marketing. The student is expected to:
 - (A) demonstrate knowledge of the history of advertising as an industry and how it relates to today's marketplace;
 - (B) discuss major environmental influences that impact advertising;

- (C) research the advantages and disadvantages of the types of advertising; and
 - (D) illustrate how international marketing affects the advertising industry.
- (4) The student knows that advertising requires knowledge of demographics. The student is expected to:
- (A) explain how the use of demographics has influenced the industry;
 - (B) differentiate between buying habits and buying preferences; and
 - (C) explain the impact of multiculturalism and multigenerationalism on advertising marketing activities.
- (5) The student knows that a career in advertising requires knowledge of the industry. The student is expected to:
- (A) research careers in the advertising industry;
 - (B) identify businesses related to advertising; and
 - (C) identify the role of professional organizations, trade associations, and labor unions in the advertising industry.
- (6) The student understands the importance of selling in the advertising industry. The student is expected to:
- (A) explain how selling contributes to the success of an advertising agency; and
 - (B) employ the steps of selling, including prospecting, pre-approach, approach, presentation, overcoming objections, close, and follow-up.
- (7) The student evaluates and uses information resources to research careers in advertising and sales. The student is expected to:
- (A) use multimedia resources such as the Internet to research careers in advertising and sales; and
 - (B) identify businesses related to advertising and sales.
- (8) The student develops and delivers presentations using appropriate media to engage and inform audiences. The student is expected to:
- (A) prepare oral presentations to provide information for specific purposes and audiences;
 - (B) identify and prepare support materials that will enhance an oral presentation; and
 - (C) deliver an oral presentation that sustains listener attention and interest.
- (9) The student knows the marketing-information system. The student is expected to:
- (A) explain characteristics and purposes of a marketing-information system;
 - (B) identify benefits and limitations of marketing research; and
 - (C) analyze data used to make accurate forecasts.
- (10) The student knows pricing policies, objectives, and strategies. The student is expected to:
- (A) compare and contrast pricing policies; and
 - (B) analyze the price of an advertising marketing product.
- (11) The student knows the elements and processes of product planning. The student is expected to:
- (A) describe stages of new-product planning;
 - (B) analyze product mix; and
 - (C) identify stages of the product life cycle for new or existing advertising marketing plans.

- (12) The student knows that successful marketers must develop, implement, and evaluate a promotional plan. The student is expected to:
 - (A) identify components of the promotional mix such as advertising, visual merchandising, and personal selling;
 - (B) demonstrate visual merchandising techniques for advertising marketing goods, services, or ideas; and
 - (C) analyze a promotional plan for effectiveness.
- (13) The student knows how technology affects advertising. The student is expected to:
 - (A) examine how social media contributes to advertising; and
 - (B) research the use of technology in advertising.
- (14) The student understands how media planning should achieve marketing objectives. The student is expected to:
 - (A) compare and contrast the different forms of media; and
 - (B) distinguish between the four components of marketing, including paid, earned, shared, and owned (PESO).

Source: The provisions of this §127.260 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.262. Marketing (One Credit), Adopted 2025.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2025-2026 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(1) of this chapter (relating to Career and Technical Education Employability Skills, Adopted 2025) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 10-12. Recommended prerequisite: Principles of Business, Marketing, and Finance. Students shall be awarded one credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on careers in planning, organizing, directing, and evaluating business functions essential to efficient and productive business operations.
 - (3) The Marketing course explores the seven core functions of marketing, which include marketing planning -- why target marketing and industry affect businesses; marketing-information management -- why market research is important; pricing -- how prices maximize profit and affect the perceived value; product/service management -- why products live and die; promotion -- how to inform customers about products; channel management -- how products reach the final user; and selling -- how to convince a customer that a product is the best choice. Students will demonstrate knowledge through hands-on projects that may include conducting research, creating a promotional plan, pitching a sales presentation, and introducing an idea for a new product or service.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.

- (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
 - (1) The student defines marketing and identifies the seven core functions of marketing. The student is expected to:
 - (A) define marketing and explain the marketing concept; and
 - (B) identify the seven core functions of marketing, including marketing planning, marketing-information management, pricing, product/service management, promotion, channel management, and selling.
 - (2) The student knows the interrelationship and purpose of the marketing mix or 4P's of marketing: product, price, promotion, and place. The student is expected to:
 - (A) identify and describe the four elements of the marketing mix, including product, price, place, and promotion;
 - (B) explain how each component of the marketing mix contributes to successful marketing;
 - (C) analyze the interdependence of each element of the marketing mix with the other three elements;
 - (D) develop and present an idea for a new product or service and the marketing mix for the new product or service; and
 - (E) investigate and explain how to determine the feasibility of a new product or service proposal.
 - (3) The student knows how a company considers internal and external factors to understand the current market. The student is expected to:
 - (A) explain the internal and external factors that influence marketing planning;
 - (B) define a marketing plan and describe each step in the plan;
 - (C) identify and explain market position and market share;
 - (D) explain how a business can use a strengths, weaknesses, opportunities, and threats (SWOT) analysis to plan for opportunities in the market;
 - (E) conduct a SWOT analysis; and
 - (F) analyze the data from a SWOT analysis to make informed business decisions.
 - (4) The student applies the concepts of market and market identification to make informed business decisions. The student is expected to:
 - (A) define the term market;
 - (B) identify the target market for a product or service;
 - (C) define niche marketing, identify examples of niche marketing, and compare niche marketing to other marketing strategies;
 - (D) analyze an appropriate target market within a specific industry;
 - (E) compare types of markets, including business to business and business to consumer; and
 - (F) identify real-life scenarios of effective markets and explain what makes a market effective.
 - (5) The student understands the concept of market segmentation. The student is expected to:
 - (A) define the term market segmentation;

- (B) explain the commonly used types of market segmentation, including demographic segmentation, geographic segmentation, psychographic segmentation, and behavioral segmentation;
 - (C) analyze the impact of culture on buying decisions; and
 - (D) describe how market segmentation concepts apply to real-world situations.
- (6) The student understands the purpose and importance of gathering and evaluating information for use in making business decisions. The student is expected to:
- (A) describe marketing information and how it influences marketing decisions;
 - (B) use marketing-research tools to gather primary and secondary data;
 - (C) compare primary and secondary research data;
 - (D) define analytics;
 - (E) identify sources of data and information that can be analyzed to make business decisions;
 - (F) identify key business metrics that are used to make business decisions or evaluate outcomes of business decisions; and
 - (G) analyze data and make recommendations for improving business operations.
- (7) The student explains concepts and strategies used in determining and adjusting prices to maximize return and meet customers' perceptions of value. The student is expected to:
- (A) investigate and describe how businesses make pricing decisions;
 - (B) identify and explain goals for pricing, including profit, market share, and competition;
 - (C) analyze factors affecting price, including supply and demand, perceived value, costs, expenses (profit margin), and competition;
 - (D) explain the economic principle of break-even point;
 - (E) explain key pricing terms, including odd/even pricing, loss leaders, prestige pricing, penetration pricing, price bundling, price lining, and everyday low pricing; and
 - (F) explain how supply and demand affect price.
- (8) The student explains the role of product or service management as a marketing function. The student is expected to:
- (A) explain the concept of product mix, including product lines, product width, and product depth;
 - (B) explain the importance of generating new product ideas;
 - (C) analyze the product mix for a current business;
 - (D) identify and discuss the components of the product life cycle, including introduction, growth, maturity, and decline; and
 - (E) identify the impact of marketing decisions made in each stage of the product life cycle.
- (9) The student knows the process and methods to communicate information about products to achieve a desired outcome. The student is expected to:
- (A) explain the role of promotion as a marketing function;
 - (B) identify and describe elements of the promotional mix, including advertising, public relations, personal selling, and sales promotion;
 - (C) describe and demonstrate effective ways to communicate features and benefits of a product to a potential client; and

- (D) analyze and evaluate websites for effectiveness in achieving a desired outcome.
- (10) The student identifies promotional channels used to communicate with the targeted audiences. The student is expected to:
 - (A) create advertising examples using various media, including print media such as outdoor, newspapers, magazines, and direct mail; digital media such as email, apps, and social media; and broadcast media such as television and radio, to communicate with target audiences;
 - (B) describe various public-relations activities such as a press releases and publicity management;
 - (C) analyze and compare examples of sales promotions such as coupons, loyalty programs, rebates, samples, premiums, sponsorship, and product placement; and
 - (D) explain the role of marketing ethics in promotional strategies.
- (11) The student explores the role of channel members and methods of product transportation. The student is expected to:
 - (A) define channel of distribution;
 - (B) describe the roles of intermediaries, including manufacturer, agent, wholesaler/industrial distributor, retailer, and consumer/industrial user, and explain how the roles may impact business decisions and the success of a business;
 - (C) identify and discuss the methods of transportation for products, including road, air, maritime, rail, and intermodal; and
 - (D) analyze and explain the impact of the distribution channel on price.
- (12) The student demonstrates how to determine client needs and wants and responds through planned and personalized communication. The student is expected to:
 - (A) explain the role of personal selling as a marketing function;
 - (B) explain the role of customer service as a component of selling relationships;
 - (C) explain the importance of preparing for the sale, including gaining knowledge of product features and benefits, identifying the target market and their needs, and overcoming common objections; and
 - (D) identify and explain ways to determine needs of customers and their buying behaviors, including emotional, rational, or patronage.
- (13) The student demonstrates effective sales techniques. The student is expected to:
 - (A) describe the steps of the selling process such as approaching the customer, determining needs, presenting the product, overcoming objections, closing the sale, and suggestive selling;
 - (B) explain effective strategies and techniques for various sales situations; and
 - (C) develop and pitch a sales presentation for a product or service using the steps of the sales process such as addressing customers' needs, wants, and objections and negotiating the sale.
- (14) The student implements a marketing plan. The student is expected to:
 - (A) identify a key target audience;
 - (B) develop an appropriate message and select a medium to attract customers;
 - (C) create a promotional plan that includes target market, promotional objective, advertising media selection, promotional schedule, and budget;

- (D) develop and present a marketing plan to an audience; and
- (E) analyze various marketing plans for effectiveness.
- (15) The student knows the nature and scope of project management. The student is expected to:
 - (A) investigate and describe the various tools available to manage a project such as a Gantt chart; and
 - (B) define and explain the components of a project plan, including project goals schedule, timeline, budget, human resources, quality management, risk management, monitoring, and controlling a project.
- (16) The student knows the nature and scope of ethics in marketing. The student is expected to:
 - (A) analyze and explain the role and use of ethics in marketing;
 - (B) research and discuss how ethics has affected a company's profitability; and
 - (C) describe how marketing ethics can be effectively applied to the decision-making process.

Source: The provisions of this §127.262 adopted to be effective August 1, 2025, 50 TexReg 3752.

§127.263. Retail Management (One Credit), Adopted 2025.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2025-2026 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(2) of this chapter (relating to Career and Technical Education Employability Skills, Adopted 2025) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 10-12. Prerequisite: at least one credit in a course from the Business, Marketing, and Finance Career Cluster. Recommended prerequisite: Principles of Business, Marketing, and Finance. Students shall be awarded one credit for the successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, and performing marketing activities to reach organizational objectives.
 - (3) Retail Management is designed as a comprehensive introduction to the principles and practices of retail management. The course explores the process of promoting greater sales and customer satisfaction by gaining a better understanding of the consumers of the goods and services provided by a company. The course provides an overview of the strategies involved in the retail process such as distributing finished products created by the business to consumers and determining what buyers want and require from the retail market.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
 - (1) The student uses self-development techniques and interpersonal skills to accomplish retail management objectives. The student is expected to:

- (A) describe and demonstrate effective interpersonal and team-building skills involving situations with coworkers, managers, and customers;
 - (B) create a self-development plan that includes improving leadership and interpersonal skills and that identifies opportunities to participate in leadership and career development activities; and
 - (C) identify and describe employability skills needed to be successful in the retail marketing industry.
- (2) The student explores features of excellent customer service. The student is expected to:
- (A) discuss the importance of and demonstrate effective communication skills such as active listening, evaluating nonverbal signals, and use of appropriate grammar, vocabulary, and tone;
 - (B) present written and oral communication, including email, traditional letter writing, face-to-face conversations, and phone conversation, in a clear, concise, and effective manner for a variety of purposes and audiences;
 - (C) discuss how company policy impacts an employee's interactions with consumers and a consumer's interactions with the retail establishment; and
 - (D) analyze how attitude impacts a consumer's experience with the retailer.
- (3) The student creates professional documents required for employment. The student is expected to:
- (A) develop a professional portfolio or resume;
 - (B) write appropriate business correspondence such as a letter of intent and a thank you letter;
 - (C) complete sample job applications accurately and effectively; and
 - (D) explain protocol for identifying and asking for references.
- (4) The student analyzes non-store retailing modalities, including direct selling, telemarketing, online retailing, automatic vending, direct marketing, and e-tailing. The student is expected to:
- (A) investigate and evaluate the effectiveness of marketing and selling through online platforms such as mobile apps and software applications;
 - (B) analyze and explain the disadvantages of non-store retailing such as security concerns, inability to interact with the customer, delay in customer receipt of the product, less ease of return for unwanted items, and the lack of social interaction between customers and retailers; and
 - (C) analyze and explain the advantages of non-store retailing such as unlimited access for customers to view the inventory, the ability for customers to purchase 24 hours per day/7 days a week, lower overhead cost, and a larger inventory of items than is housed in a brick-and-mortar facility.
- (5) The student analyzes marketing research to make changes to business strategies or operations. The student is expected to:
- (A) synthesize and analyze data collected through surveys, interviews, group discussions, and internal records to create data reports;
 - (B) explain how data reports are used to make decisions to improve a retailer's practices and improve overall operations;
 - (C) analyze and evaluate the effective use of surveys to gather data needed by the retailer to make effective operational decisions;

- (D) disaggregate and analyze internal data such as sales data, shipping data, finance reports, inventory reports, and customer and personnel feedback collected by the retailer to make effective operational decisions;
 - (E) disaggregate and analyze marketing data based on indicators such as age, gender, education, employment, income, family status, and ethnicity to identify and evaluate products based on the retailers' target market; and
 - (F) identify and analyze how the product, price, promotion, and placement of the product impacts the retail market.
- (6) The student understands the role and responsibilities of a buyer in retail management and understands the purpose of analyzing the target market to interpret consumer needs and wants based on data. The student is expected to:
- (A) define and describe various merchandising categories such as staple, fashion, seasonal, and convenience;
 - (B) describe merchandise plans and their components, including planned sales, planned stock, planned stocked reductions, and planned retail purchases;
 - (C) analyze and discuss each stage of a product's life cycle, including introduction, growth, maturity, and decline, and explain how each stage relates to the target market; and
 - (D) develop a budget based on financial goals.
- (7) The student applies inventory management strategies to effectively create and manage reliable tracking systems to schedule purchases, calculate turnover rate, and plan merchandise and marketing decisions. The student is expected to:
- (A) describe the process of purchasing inventory and executing a purchase order, transporting orders, and receiving orders;
 - (B) explain inventory management practices, including ordering, storing, producing, and selling merchandise;
 - (C) differentiate between perpetual and periodic inventory tracking methods and describe how point-of-sale software, universal product codes, radio frequency identification, stock shrinkage, and loss prevention impact a retailer's inventory management; and
 - (D) analyze and describe how stock turnover rates impact inventory.
- (8) The student evaluates retailer pricing strategies based on factors such as competition, the economy, and supply and demand to maximize sales and profit. The student is expected to:
- (A) analyze how uncontrollable factors such as competition, the economy, and supply and demand impact pricing;
 - (B) explain how controllable factors such as company goals, operating expenses, and product life cycles impact pricing;
 - (C) differentiate between demand-based pricing, competition-based pricing, and cost-based pricing and explain how each pricing method is used to determine the base price for a product;
 - (D) identify and describe how market share impacts pricing of products; and
 - (E) create price points using keystone pricing, industry benchmarks, and industry surveys.
- (9) The student explores effective promotional activities, including advertising, sales promotion, public relations, and personal selling, that retail managers use to inform, persuade, and remind customers of products that will meet consumer needs. The student is expected to:
- (A) explain the six elements of effective communication, including source, message, channel, environment, context, and feedback;

- (B) demonstrate effective written, verbal, and nonverbal communication;
 - (C) analyze and evaluate promotional communication techniques used to inform or motivate consumers to invest in products or services;
 - (D) differentiate between techniques used for advertising, public relations, personal selling, and sales promotion; and
 - (E) investigate and evaluate technology applications that promote items using online advertising, web presence, social media, email campaigns, and other modes of electronic promotions.
- (10) The student analyzes and applies personal selling elements needed in retail management to determine how to generate sales. The student is expected to:
- (A) explain sales generating techniques, including prospecting, solution development, buyer qualification, opportunity qualification and control, negotiation, and account management and follow-up;
 - (B) describe how ethical behaviors of a sales associate impacts the retail market;
 - (C) demonstrate effective selling techniques needed in the retail market;
 - (D) analyze and describe best practices in product training for sales associates;
 - (E) explain how determining the needs, presenting the product, handling objections, closing the sale, and following up with customers increases sales for the retailer; and
 - (F) identify effective questions and questioning techniques sales associates use with consumers to gain a competitive advantage or increase sales and discuss the importance of strategically selecting questions and techniques based on the product or service and target market.
- (11) The student explores how to effectively use visual merchandising. The student is expected to:
- (A) analyze and describe how a retailer's storefront, store layout, store interior, centralized visual merchandising, and interior displays impact sales and a consumer's experience with the business; and
 - (B) develop a visual merchandising plan using proper design elements such as mannequins, props, lighting, color, signage, and graphics.
- (12) The student understands the role of the retail manager for recruiting, hiring, training, supervising, and terminating employees as well as maintaining the everyday operation of a business to ensure that it functions efficiently and meets established goals. The student is expected to:
- (A) identify and describe effective methods of recruiting employees externally;
 - (B) explain effective methods of recruiting employees internally;
 - (C) describe how to recruit a diverse pool of talent for employment consideration;
 - (D) explain the importance of the Equal Employment Opportunity Commission guidelines on the recruitment process;
 - (E) explain the benefits of training employees to learn new skills and technologies and comply with new laws and regulations;
 - (F) develop an employee appraisal program;
 - (G) explain an effective employee performance evaluation system and the importance of including supervisors and managers, peers, customers or clients, and subordinates in the process; and
 - (H) identify leadership and career development activities such as involvement with appropriate student and local management associations and create a personal

development plan that includes participation in leadership and career development activities.

- (13) The student understands the importance of effective teams and how effective leaders implement group development strategies. The student is expected to:
 - (A) explain the process of forming, storming, norming, performing, and adjourning;
 - (B) analyze and discuss effective interpersonal and team-building skills involving situations with coworkers, supervisors, and subordinates;
 - (C) investigate and analyze personal integrity and its effects on relationships in the workplace;
 - (D) describe characteristics of successful working relationships such as teamwork, conflict resolution, self-control, and the ability to accept criticism;
 - (E) discuss the importance of showing respect to all people and explain how showing respect to all people impacts the success of a business;
 - (F) identify employer expectations and discuss how meeting employer expectations impacts the success of a business; and
 - (G) explain and demonstrate productive work habits and attitudes.
- (14) The student explores the practice of risk management, including identifying, assessing, and reducing risk through proper planning. The student is expected to:
 - (A) differentiate between natural, human, market, economic, and market risks;
 - (B) differentiate between controllable and uncontrollable risks;
 - (C) investigate and explain effective strategies for identifying, assessing, and reducing risks; and
 - (D) analyze how financial losses from human, physical, and natural risk factors can be minimized through the use of insurance.

Source: The provisions of this §127.263 adopted to be effective August 1, 2025, 50 TexReg 3752.

§127.264. Fashion Marketing (One-Half Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(1) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 9-12. Recommended prerequisite: Principles of Business, Marketing, and Finance. Students shall be awarded one-half credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.

- (3) Fashion Marketing is designed to provide students with knowledge of the various business functions in the fashion industry. Students in Fashion Marketing will gain a working knowledge of promotion, textiles, merchandising, mathematics, selling, visual merchandising, and career opportunities.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
- (1) The student knows the importance and functions of marketing. The student is expected to:
 - (A) describe each marketing function and how it relates to the fashion industry;
 - (B) describe advantages and disadvantages of market segmentation and mass marketing; and
 - (C) research trends affecting fashion marketing.
 - (2) The student knows the impact and value of diversity. The student is expected to:
 - (A) explain elements of culture and the need for understanding cultural diversity; and
 - (B) identify how diversity affects fashion.
 - (3) The student demonstrates the use of oral and written communication skills in creating, expressing, and interpreting information and ideas, including technical terminology and information. The student is expected to:
 - (A) create presentations using appropriate media to inform audiences; and
 - (B) exhibit public relations skills to increase customer satisfaction.
 - (4) The student knows that distribution channel members facilitate the movement of products. The student is expected to:
 - (A) explain channels of distribution for fashion products; and
 - (B) describe activities of each channel member in the fashion industry.
 - (5) The student knows the marketing-information system. The student is expected to:
 - (A) define the purpose of marketing-information systems;
 - (B) identify limitations of marketing research;
 - (C) explain how inventory can be managed by using tools such as point-of-sale systems, just-in-time strategies, and radio frequency identification (RFID) technology; and
 - (D) analyze data used to make accurate retail forecasts.
 - (6) The student knows concepts and strategies used in determining and adjusting prices to maximize return and meet customers' perceptions of value. The student is expected to:
 - (A) employ pricing strategies to determine prices;
 - (B) develop a sample credit policy that could be a useful fashion marketing strategy; and
 - (C) analyze the price of a fashion product.
 - (7) The student knows merchandising concepts and processes used in obtaining, developing, maintaining, and improving a product or service to respond to marketing opportunities. The student is expected to:
 - (A) use assortment-mix strategies to create maximum mix of products at minimum cost;

- (B) perform buying activities to obtain products for resale;
 - (C) analyze vendor performance to choose vendors and merchandise; and
 - (D) position products and services to acquire a desired business image.
- (8) The student knows that a successful marketer must communicate information on retail products, services, images, and ideas to achieve a desired outcome. The student is expected to:
- (A) demonstrate methods of advertising to communicate promotional messages to targeted audiences;
 - (B) use special events to increase sales;
 - (C) display visual merchandising techniques to increase interest in product offerings;
 - (D) implement display techniques to attract customers and increase sales potential; and
 - (E) manage promotional activities to maximize return on promotional efforts.
- (9) The student knows that purchasing occurs as steps in a continuous cycle. The student is expected to:
- (A) distinguish between buying for resale and buying for organizational use; and
 - (B) demonstrate knowledge of the fashion buying process such as preparing a buying plan, completing purchase orders, and processing invoices.
- (10) The student demonstrates an understanding of concepts and actions to determine client needs and wants. The student is expected to:
- (A) acquire product knowledge to communicate product benefits and to ensure appropriateness of product for the customer; and
 - (B) employ sales processes and techniques to enhance customer relationships and to increase the likelihood of making sales.
- (11) The student knows the nature and scope of fashion. The student is expected to:
- (A) explain the importance of fashion;
 - (B) demonstrate knowledge of fashion history and how it relates to today's fashions;
 - (C) distinguish among fashion terms such as fashion, style, and design;
 - (D) list major environmental influences on fashion demand;
 - (E) research fashion information;
 - (F) explain legislation that impacts the fashion industry; and
 - (G) describe how international marketing has affected the fashion industry.
- (12) The student knows that a career in fashion marketing requires knowledge of the industry. The student is expected to:
- (A) research careers in the fashion industry;
 - (B) list and describe businesses related to the fashion industry; and
 - (C) delineate components of softlines such as sportswear, footwear, and men's and children's fashions.
- (13) The student demonstrates mathematics knowledge and skills required to pursue the full-range of postsecondary education and career opportunities. The student is expected to:
- (A) apply data and measurements to solve a problem; and
 - (B) analyze mathematical problem statements for missing or irrelevant data.

Source: The provisions of this §127.264 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.265. Social Media Marketing (One-Half Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(2) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 9-12. Recommended prerequisite: Principles of Business, Marketing, and Finance or any marketing course. Students shall be awarded one-half credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) Social Media Marketing is designed to look at the rise of social media and how marketers are integrating social media tools in their overall marketing strategy. The course will investigate how the marketing community measures success in the new world of social media. Students will manage a successful social media presence for an organization, understand techniques for gaining customer and consumer buy-in to achieve marketing goals, and properly select social media platforms to engage consumers and monitor and measure the results of these efforts.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
 - (1) The student knows the nature and scope of social media marketing. The student is expected to:
 - (A) differentiate between in-bound marketing and out-bound marketing;
 - (B) explain the nature of in-bound marketing;
 - (C) identify the various social media platforms and purposes;
 - (D) define social media marketing;
 - (E) identify and describe significant trends in the development of social media;
 - (F) understand how the development of social media has shaped online media and communications; and
 - (G) describe the social media marketing ecosystem and its impact on traditional marketing strategy.
 - (2) The student knows the legalities, ethical implications, and risks associated with social media marketing. The student is expected to:
 - (A) apply legal boundaries and concepts affecting social media;

- (B) analyze ethical guidelines and codes of ethics to explain how or why they are important to social media organizations;
 - (C) identify risk factors associated with social media marketing;
 - (D) explain the concept of real-time marketing; and
 - (E) discuss the ramifications of real-time marketing.
- (3) The student knows how to critically evaluate social media and digital marketing tools. The student is expected to:
- (A) evaluate and understand how social media has influenced the function of marketing;
 - (B) evaluate and understand how social media has evolved and influenced the way people communicate;
 - (C) analyze and evaluate the influence of social media on individuals and how individuals influence social media; and
 - (D) identify potential risks, advantages, and limitations of digital marketing tools.
- (4) The student knows that strategic planning is essential to the success of social media marketing. The student is expected to:
- (A) define the social media marketing process;
 - (B) understand participation as a key element of the marketing mix;
 - (C) understand how to integrate social media marketing into the Integrated Marketing Plan to promote brand/company awareness; and
 - (D) develop a social media marketing plan.
- (5) The student demonstrates how to use social media as a marketing tool. The student is expected to:
- (A) analyze, evaluate, and communicate information effectively through the use of social networking platforms such as Facebook, LinkedIn, and Twitter as marketing tools;
 - (B) analyze, evaluate, and communicate information effectively through the use of social publishing platforms such as Instagram, Pinterest, and Tumblr as marketing tools;
 - (C) analyze, evaluate, and communicate information effectively through the use of social entertainment platforms such as YouTube, Flickr, and Vine as marketing tools;
 - (D) analyze, evaluate, and communicate information effectively through the use of social commerce platforms such as Groupon, Yelp!, and 4Square as marketing tools; and
 - (E) analyze, evaluate, and communicate information effectively through the use of emerging social media.
- (6) The student knows how to use mobile marketing as a marketing tool. The student is expected to:
- (A) understand the nature and scope of mobile marketing;
 - (B) identify advantages and disadvantages of mobile marketing; and
 - (C) demonstrate the ability to use mobile marketing tools such as Short Message Service (SMS)/Multimedia Messaging Service (MMS), Quick Response (QR) codes, mobile phone applications, and mobile optimized websites.
- (7) The student measures the success of a social media marketing plan. The student is expected to:
- (A) explain the role of social media in marketing research;
 - (B) understand the nature and scope of social media analytics; and
 - (C) measure the success of social media marketing strategies using analytics data.

- (8) The student knows that a career in social media marketing requires knowledge of the industry. The student is expected to:
 - (A) research and describe careers in the field of social media marketing; and
 - (B) research employment trends in the field of social media marketing.

Source: The provisions of this §127.265 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.266. Sports and Entertainment Marketing (One-Half Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(1) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 9-12. Recommended prerequisite: Principles of Business, Marketing, and Finance. Students shall be awarded one-half credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) Sports and Entertainment Marketing will provide students with a thorough understanding of the marketing concepts and theories that apply to sports and entertainment. The areas this course will cover include basic marketing concepts, publicity, sponsorship, endorsements, licensing, branding, event marketing, promotions, and sports and entertainment marketing strategies.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
 - (1) The student knows business concepts and explains how business satisfies economic needs. The student is expected to:
 - (A) categorize business activities such as production, marketing, management, or finance;
 - (B) analyze the interdependence each business activity has with marketing;
 - (C) demonstrate an understanding of the forms of business; and
 - (D) demonstrate an understanding of the concept of economic impact.
 - (2) The student knows the importance of marketing as well as the functions of marketing. The student is expected to:
 - (A) explain the marketing concept as it relates to sports and entertainment;
 - (B) describe each marketing function and how it relates to sports and entertainment;

- (C) explain how each component of the marketing mix contributes to successful marketing;
 - (D) express the importance of target markets;
 - (E) describe advantages and disadvantages of market segmentation and mass marketing;
 - (F) explain the importance of market research and analysis;
 - (G) illustrate the concept of positioning; and
 - (H) describe how international marketing has affected the sports and entertainment industry.
- (3) The student knows that distribution channel members facilitate the movement of products. The student is expected to:
- (A) explain channels of distribution for sports and entertainment marketing products; and
 - (B) describe activities of each channel member.
- (4) The student knows how sports and entertainment businesses achieve profitability. The student is expected to:
- (A) evaluate sources of financial information, including budgets, balance sheets, and income statements;
 - (B) explain the concept and importance of revenue streams; and
 - (C) explain the relationship of profit and loss to sports and entertainment products.
- (5) The student knows the marketing-information system. The student is expected to:
- (A) use a marketing-information system to make informed business decisions; and
 - (B) analyze data used to make accurate forecasts and informed business decisions.
- (6) The student knows pricing strategies. The student is expected to:
- (A) compare and contrast pricing strategies; and
 - (B) analyze the price of sports and entertainment marketing products.
- (7) The student knows the elements and processes of product planning. The student is expected to:
- (A) describe stages of new-product planning;
 - (B) illustrate the product mix; and
 - (C) identify stages of the product life cycle for new or existing sports or entertainment marketing products.
- (8) The student knows that successful marketers must develop, implement, and evaluate a promotional plan. The student is expected to:
- (A) identify, create, and demonstrate elements of the promotional mix; and
 - (B) analyze a promotional plan for effectiveness.
- (9) The student knows that various types of risks impact business activities. The student is expected to:
- (A) identify business risks that are commonly associated with sports and entertainment business; and
 - (B) explain methods a sports and entertainment business uses to control risks.
- (10) The student identifies the role of selling and emphasizes its importance in a sports and entertainment business. The student is expected to:
- (A) explain how selling contributes to economic activity;
 - (B) describe the process of selecting and merchandising sports and entertainment products;

- (C) demonstrate steps in the selling process using sports and entertainment products;
 - (D) explain the importance of ticket sales; and
 - (E) develop a ticket sales strategy for a sports and entertainment product.
- (11) The student identifies the nature and scope of sports and entertainment marketing. The student is expected to:
- (A) research and explain the history of sports and entertainment as an industry and how it impacts today's marketplace;
 - (B) identify sports and entertainment marketing terms;
 - (C) list major environmental influences on sports and entertainment demand;
 - (D) define sports marketing and entertainment marketing;
 - (E) explain topics, including legislation and ethics, that impact sports and entertainment marketing;
 - (F) research trends and emerging technologies affecting the sports and entertainment marketing industry; and
 - (G) explain the concept of competition for discretionary income.
- (12) The student knows that a career in sports and entertainment marketing requires knowledge of demographics. The student is expected to:
- (A) explore how the use of demographics has influenced the industry; and
 - (B) differentiate between buying habits and buying preferences.
- (13) The student knows that a career in sports and entertainment marketing requires knowledge of the industry. The student is expected to:
- (A) research careers in the sports and entertainment marketing industry;
 - (B) list and describe businesses related to sports and entertainment; and
 - (C) distinguish between the different roles in sports and entertainment marketing.
- (14) The student identifies reasons a sports and entertainment business would use marketing. The student will be expected to:
- (A) describe and simulate activities to market a sports and entertainment product;
 - (B) understand why sports and entertainment businesses use marketing;
 - (C) understand the importance of and key components of a marketing plan;
 - (D) explain and give examples of marketing using sports and entertainment; and
 - (E) explain and give examples of marketing of sports and entertainment.
- (15) The student understands the impact event marketing has on the sports and entertainment industry. The student is expected to:
- (A) define event marketing;
 - (B) explain and provide examples of how event marketing attracts all three components of the event triangle (event, sponsor, and spectator); and
 - (C) develop an effective event marketing strategy for a sports and entertainment product.
- (16) The student has an understanding of sponsorship proposals and contracts. The student is expected to:
- (A) identify components and content for a sponsorship proposal;

- (B) define and explain sponsorship issues;
 - (C) categorize costs associated with a sponsorship;
 - (D) identify types of sponsorship sales and relationship development;
 - (E) examine benefits of sponsorship opportunities; and
 - (F) explain laws that may affect a sponsorship agreement.
- (17) The student has an understanding of endorsement contracts. The student is expected to:
- (A) identify components of endorsement contracts;
 - (B) discuss issues related to celebrity behavior on endorsements; and
 - (C) research the rationale for a business to engage in endorsement contracts.
- (18) The student understands the importance of branding. The student is expected to:
- (A) define branding;
 - (B) differentiate between types of brands;
 - (C) identify examples of brand equity and brand extension in sports and entertainment;
 - (D) explain the value in building a strong brand; and
 - (E) determine the characteristics of a successful brand.
- (19) The student understands the importance of licensing. The student is expected to:
- (A) define licensing;
 - (B) distinguish between licensor and licensee;
 - (C) explain the advantages and disadvantages of licensing; and
 - (D) identify examples of licensing in sports and entertainment.
- (20) The student knows the effect the fan experience has on the success of a sports business. The student is expected to:
- (A) explain how promoting and implementing a positive fan experience impacts revenues;
 - (B) describe situations that impact the fan experience;
 - (C) describe the concept of the fan/spectator experience;
 - (D) define the term game operations;
 - (E) explain the role of game entertainment in the sports business;
 - (F) define game attractiveness;
 - (G) identify game involvement activities that enhance fan experience; and
 - (H) create a game operations plan to increase game attractiveness.
- (21) The student understands the importance of effectively communicating information with customers, media, and fans. The student is expected to:
- (A) explain why communications in sports and entertainment are important;
 - (B) understand issues that impact the business of sports and entertainment;
 - (C) define media;
 - (D) understand the importance of media rights;
 - (E) define publicity;

- (F) differentiate between publicity, public relations, media relations, and community relations;
 - (G) create a press release;
 - (H) create a press kit; and
 - (I) simulate a press conference.
- (22) The student understands the strategies of successful entertainment marketing. The student is expected to:
- (A) discuss the different kinds of entertainment distribution;
 - (B) identify strategies to market entertainment products; and
 - (C) explain the promotional value of entertainment awards.

Source: The provisions of this §127.266 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.268. Advanced Marketing (Two Credits), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(2) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 11 and 12. Prerequisite: one credit from the courses in the Business, Marketing, and Finance Career Cluster. Recommended prerequisite: Practicum in Marketing. Students shall be awarded two credits for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) In Advanced Marketing, students will gain knowledge and skills that help them become proficient in one or more of the marketing functional areas. Students will illustrate appropriate management and research skills to solve problems related to marketing. This course covers technology, communication, and customer-service skills.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
 - (1) The student develops a project on a topic related to the field of marketing and uses in-depth research to present findings. The student is expected to:
 - (A) identify a topic to investigate or research;
 - (B) consult with an expert to investigate and discover possible solutions to an issue; and

- (C) present findings to an audience that includes experts in the field.
- (2) The student knows the concepts of market and market identification. The student is expected to:
 - (A) perform a market analysis;
 - (B) conduct a strengths, weaknesses, opportunities, and threats (SWOT) analysis for use in the marketing planning process; and
 - (C) create a marketing plan.
- (3) The student understands the roles of management. The student is expected to:
 - (A) differentiate among levels of management;
 - (B) compare and contrast management styles;
 - (C) identify effective recruitment, selection, training and development, and performance evaluation techniques;
 - (D) demonstrate an understanding of the process used to train and monitor employees to ensure compliance with laws, regulations, and self-regulatory measures;
 - (E) model techniques to use in difficult customer relations situations; and
 - (F) analyze factors involved in facilities design, maintenance, and improvement.
- (4) The student identifies the need for professional and career development. The student is expected to:
 - (A) identify types of media available such as LinkedIn and industry-specific publications; and
 - (B) explain the role of professional organizations and networking.
- (5) The student integrates listening, reading, speaking, writing, and nonverbal communication skills effectively. The student is expected to:
 - (A) communicate effectively in a business management setting; and
 - (B) understand appropriate protocol in a business meeting.
- (6) The student knows the importance of emerging trends and technologies in marketing. The student is expected to:
 - (A) discuss trends affecting marketing; and
 - (B) research emerging technologies in marketing.
- (7) The student knows the impact and value of diversity. The student is expected to:
 - (A) portray how cultural diversity affects marketing; and
 - (B) discover legal responsibilities regarding diversity.
- (8) The student identifies international economic factors that affect marketing planning. The student is expected to:
 - (A) identify strategies for entering international markets;
 - (B) illustrate cultural, economic, and political factors to consider when engaging in international trade;
 - (C) distinguish between imports and exports;
 - (D) explain the interdependence of nations;
 - (E) analyze advantages and disadvantages of international trade;
 - (F) determine the impact of global trade on business decision making;

- (G) describe the determinants of exchange rates and their effects on the domestic economy;
 - (H) discuss the impact of cultural and social environments on global trade; and
 - (I) interpret labor issues associated with global trade.
- (9) The student identifies marketing research as a specific inquiry to solve a problem. The student is expected to:
- (A) express the importance of marketing research;
 - (B) describe areas of marketing research such as advertising, product, market, and sales;
 - (C) explain the purpose of test marketing;
 - (D) identify trends affecting marketing research; and
 - (E) communicate benefits and limitations of marketing research.
- (10) The student knows the components of the marketing research process in order to analyze demand, forecast sales, and make other decisions. The student is expected to:
- (A) state the marketing research process;
 - (B) identify methods of collecting data;
 - (C) describe ways technology is used in research;
 - (D) design and implement a study;
 - (E) analyze and interpret data collected;
 - (F) develop a research report; and
 - (G) make recommendations based on the research report.
- (11) The student knows the importance of branding and extended product features. The student is expected to:
- (A) define branding elements;
 - (B) distinguish between warranties and guarantees; and
 - (C) design a product package, brand, and label.
- (12) The student analyzes the laws and regulations that affect products. The student is expected to:
- (A) differentiate among laws, regulations, and self-regulatory measures for products; and
 - (B) clarify how business is affected by government regulation of consumer protection.
- (13) The student knows that public relations and publicity can be used to promote a business or organization. The student is expected to:
- (A) prepare publicity materials;
 - (B) distinguish among activities that would encourage positive public relations; and
 - (C) analyze potential impact of publicity and offer possible strategies for dealing with the impact.
- (14) The student knows that the purchasing process occurs in a continuous cycle. The student is expected to:
- (A) explain the process of identifying needs;
 - (B) describe the process of selecting suppliers and sources;
 - (C) explain the negotiation process;
 - (D) explain how goods and services are ordered; and

- (E) distinguish strategies used in evaluating purchases.
- (15) The student knows that a buying plan identifies products to be offered for sale for a particular period of time. The student is expected to:
 - (A) describe and calculate merchandising-related discounts;
 - (B) interpret vendor terms and policies; and
 - (C) calculate the final cost of a product.
- (16) The student knows the important role each employee plays in providing exceptional customer service. The student is expected to:
 - (A) identify employee management actions and attitudes that result in customer satisfaction;
 - (B) describe how customer service and follow-up are major factors for success in marketing; and
 - (C) demonstrate effective communication with customers to foster positive relationships that enhance company image.
- (17) The student demonstrates the management of selling activities. The student is expected to:
 - (A) explain sales and financial quotas;
 - (B) identify types of information contained in sales records; and
 - (C) exhibit proper procedures for maintaining sales records.
- (18) The student prepares for employment in a particular career field. The student is expected to:
 - (A) identify training, education, and certification requirements for occupational choice; and
 - (B) research career-related training or degree programs.
- (19) The student demonstrates mathematics knowledge and skills required to pursue the full-range of postsecondary education and career opportunities. The student is expected to:
 - (A) demonstrate use of relational expressions such as equal to, not equal to, greater than, and less than;
 - (B) apply data and measurements to solve a problem;
 - (C) analyze mathematical problem statements for missing or irrelevant data;
 - (D) construct charts, tables, and graphs from functions and data; and
 - (E) analyze data when interpreting operational documents.
- (20) The student applies ethical reasoning to a variety of workplace situations in order to make ethical decisions. The student is expected to:
 - (A) weigh alternative responses to workplace situations based on legal responsibilities and employer policies;
 - (B) weigh alternative responses to workplace situations based on personal or professional ethical responsibilities;
 - (C) identify and explain personal and long-term consequences of unethical or illegal behaviors; and
 - (D) identify the most appropriate response to workplace situations based on legal and ethical considerations.
- (21) The student knows the importance of teamwork, leadership, and organizational skills. The student is expected to:
 - (A) specify how teams function;

- (B) use teamwork to solve problems;
- (C) differentiate between the roles of team leaders and team members;
- (D) analyze characteristics of good leaders;
- (E) identify employers' expectations and appropriate work habits;
- (F) define discrimination, harassment, and inequality;
- (G) demonstrate time-management techniques to develop and maintain schedules and meet deadlines;
- (H) illustrate how teams measure their results; and
- (I) demonstrate methods to recognize and reward team performance.

Source: The provisions of this §127.268 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.275. Entrepreneurship I (One Credit), Adopted 2023.

- (a) Implementation. The provisions of this section shall be implemented by school districts beginning with the 2024-2025 school year.
- (b) General requirements. Recommended prerequisite: Principles of Business, Marketing and Finance. Students shall be awarded one credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) In Entrepreneurship I, students will gain the knowledge and skills needed to become an entrepreneur in a free enterprise system. Students will learn the key concepts necessary to begin and operate a business. The primary focus of the course is to help students identify the types and selection criteria of business structures, understand the components of a business plan, determine feasibility of an idea using research, and develop and present a business concept. In addition, students will understand the basics of management, accounting, finance, marketing, risk, and product development.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations, local chamber of commerce meetings, and meetings with entrepreneurs, mentors, or industry experts.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
 - (1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:
 - (A) demonstrate professional business communication skills such as verbal phone conversations and the construction of email in a professional manner, including subject line, salutation, email body, closing, and signature;
 - (B) model professional business norms for face-to-face and virtual interactions in alignment with business norms;
 - (C) identify how to conduct a meeting with professionals, including the importance of punctual attendance, wearing attire appropriate for the meeting, introducing all parties to

- one another, reviewing and using the meeting agenda as a guide for the meeting, taking notes during the meeting, and sending meeting outcomes to each participant after the conclusion of the meeting;
- (D) communicate effectively with others using verbal and nonverbal communication, active listening, and writing skills in a business setting;
 - (E) demonstrate collaboration skills, including resolving conflicts, within a team setting;
 - (F) demonstrate a productive work ethic, including working hard, respecting authority, performing assigned tasks, following schedules, and meeting deadlines;
 - (G) evaluate the ethical course of action for entrepreneurs using applicable rules, laws, and regulations;
 - (H) demonstrate leadership skills by participating in career and technical student organizations, leading a team project, or facilitating a group discussion;
 - (I) demonstrate coachability skills by receiving and giving constructive feedback;
 - (J) demonstrate critical and analytical thinking skills when comparing business decisions; and
 - (K) demonstrate virtues, including trustworthiness, responsibility, and good citizenship.
- (2) The student demonstrates an understanding of entrepreneurship. The student is expected to:
- (A) distinguish between the terms entrepreneurship and entrepreneur;
 - (B) define small-, medium-, and large-sized businesses;
 - (C) differentiate between the various routes to entrepreneurship, including start-ups, franchising, acquisition, mergers, and non-profit ownership;
 - (D) identify and discuss the risks and benefits of an entrepreneurial way of life;
 - (E) analyze and discuss the advantages and disadvantages of entrepreneurship;
 - (F) distinguish between intrapreneurship and entrepreneurship; and
 - (G) identify the role entrepreneurship plays in innovation within a free-market economy.
- (3) The student researches corporations, limited liability corporations, franchises, partnerships, limited partnerships, and sole proprietorships to understand business structures. The student is expected to:
- (A) evaluate the advantages and disadvantages involved with the ownership of corporations, limited liability corporations, franchises, partnerships, limited partnerships, and sole proprietorships, including control, tax implications, risk, and liability;
 - (B) differentiate between management structures for different types of business;
 - (C) investigate local businesses and classify them by their business structures; and
 - (D) identify the primary importance of shareholders.
- (4) The student engages in discovery activities related to entrepreneurship. The student is expected to:
- (A) complete a career interest inventory or career aptitude test and a personality assessment to identify personality traits, strengths, and weaknesses;
 - (B) identify characteristics of successful entrepreneurs; and
 - (C) identify opportunities for personal growth through self-reflection activities.
- (5) The student identifies problems and creates solutions to address market wants and needs. The student is expected to:

- (A) identify and analyze problems in the marketplace through an ideation process and market research;
 - (B) describe possible solutions for the marketplace problems identified; and
 - (C) determine the feasibility of a solution by performing a features-benefits-value analysis.
- (6) The student understands the key components included in a business plan. The student is expected to:
- (A) define and explain basic accounting terms, including revenue; expenses; cash; accounts receivable; accounts payable; fixed assets; liquid assets; inventory; liabilities; cost of goods sold; earnings before interest, taxes, depreciation, and amortization (EBITDA); gross profit; net profit; forecasts; cash flow; return on investment; and owners' equity;
 - (B) identify possible diversified revenue streams and explain how to generate various revenue streams for a business;
 - (C) define and explain variable, fixed, and mixed costs;
 - (D) identify the components of key financial statements of a business plan, including balance sheet, profit and loss statement, and cash flow statement;
 - (E) calculate unit economics and a break-even point using sample data;
 - (F) define and explain different channels of distribution;
 - (G) define and explain demographics, psychographics, and geographics as related to potential customer segment;
 - (H) provide examples of market segments;
 - (I) compare various pricing strategies such as cost-plus pricing, price skimming, penetration pricing, premium pricing, and value-based pricing;
 - (J) define and explain a competitive analysis;
 - (K) analyze and explain different types of marketing and sales strategies, including digital and social media marketing;
 - (L) identify and define key performance metrics and describe how they may vary by industry; and
 - (M) describe the unique value proposition of a product or service that provides a competitive edge against existing competitors.
- (7) The student demonstrates an understanding of a business planning methodology. The student is expected to:
- (A) identify the components of a business planning tool, including the Business Model Canvas; and
 - (B) apply a business planning template to an existing business.
- (8) The student creates a plan for a preliminary business concept. The student is expected to:
- (A) identify a current market need or problem;
 - (B) identify a product or service to address the market need or problem;
 - (C) explain the unique value proposition of the product or service;
 - (D) explain potential impacts of the availability of the product or service on a selected target market; and
 - (E) summarize the feasibility and key elements of the business venture.

- (9) The student develops and delivers a comprehensive presentation on a preliminary business concept. The student is expected to:
 - (A) identify and explain the components of a pitch;
 - (B) create a pitch for a preliminary business concept;
 - (C) align presentation strategies to the intended audience and purpose;
 - (D) select and implement effective multimedia strategies for a presentation;
 - (E) provide and receive constructive feedback following a presentation; and
 - (F) demonstrate effective presentation skills.
- (10) The student knows how to access and use organizations and resources to support entrepreneurs. The student is expected to:
 - (A) identify and compare the opportunities of various local, state, and national organizations and associations that provide resources to entrepreneurs, including startup grants and loans; and
 - (B) analyze the benefits of the various services provided by the Small Business Administration, Small Business Development Centers, Service Corps of Retired Executives (SCORE), chambers of commerce, institutions of higher education, and industry-related associations.

Source: The provisions of this §127.275 adopted to be effective February 13, 2024, 49 TexReg 696.

§127.276. Entrepreneurship II (One Credit), Adopted 2023.

- (a) Implementation. The provisions of this section shall be implemented by school districts beginning with the 2024-2025 school year.
- (b) General requirements. This course is recommended for students in Grades 10-12. Prerequisite: Entrepreneurship I. Students shall be awarded one credit for successful completion of this course.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) In Entrepreneurship II, students gain the knowledge and skills needed to become successful entrepreneurs within an innovative marketplace in a free enterprise system. The goal and outcome of the course are for students to have a business launched by the end of the course or have the tools necessary to launch and operate a business. In this course, students learn and initiate the process of taking a business plan from idea to implementation. Students are encouraged to work in close cooperation with local industry leaders and community members to develop ideas and objectives, complete a business planning tool, pitch for funding, and register with governmental agencies.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations, local chamber of commerce meetings, and meetings with entrepreneurs, mentors, or industry experts.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.

- (1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:
 - (A) demonstrate professional business skills through written and oral communication;
 - (B) demonstrate a productive work ethic by using a personal calendar, task list, and project management tools;
 - (C) conduct meetings in face-to-face and virtual settings by creating an agenda, confirming the meeting, using an agenda as a guide for the meeting, and sending meeting follow-up correspondence;
 - (D) demonstrate collaboration skills within a diverse team setting;
 - (E) identify an ethical course of action in a business setting;
 - (F) demonstrate leadership skills by participating in career and technical student organizations, leading a team project, or facilitating a group discussion;
 - (G) demonstrate coachability skills by working hard, respecting authority, and using feedback to inform decision making;
 - (H) set short- and long-term goals;
 - (I) identify appropriate business attire in various work settings;
 - (J) demonstrate critical and analytical thinking skills when comparing business decisions; and
 - (K) demonstrate virtues, including trustworthiness, responsibility, and good citizenship.
- (2) The student demonstrates an understanding of the entrepreneurial environment. The student is expected to:
 - (A) compare the advantages and disadvantages of corporations, franchises, partnerships, limited-liability companies, and sole-proprietorships;
 - (B) evaluate the factors involved with starting, acquiring, or expanding a business;
 - (C) describe franchise opportunities and ownership requirements;
 - (D) define scaling as it applies to growing a business;
 - (E) self-reflect on and evaluate personal strengths for becoming a successful entrepreneur; and
 - (F) analyze opportunity costs for a given business example.
- (3) The student engages in the ideation process and determines the feasibility of an entrepreneurial venture. The student is expected to:
 - (A) identify and analyze problems in the marketplace through an ideation process;
 - (B) analyze market research to identify possible solutions to a problem;
 - (C) identify the customer segment affected by a problem;
 - (D) research, develop, and implement focus group questions for a specific customer segment;
 - (E) evaluate the feasibility of possible solutions to a problem, including a competitive analysis such as a strength, weakness, opportunities, and threats (SWOT) analysis; and
 - (F) select and present the most viable solution to a problem based on market research, feasibility, and customer segmentation.
- (4) The student creates a minimum viable product (MVP) for a start-up business. The student is expected to:
 - (A) define minimum viable product and unique value proposition for a good or service;

- (B) create a minimum viable product to a solution generated from an ideation process;
 - (C) identify unique value proposition(s) of a minimum viable product;
 - (D) present the minimum viable product, including the unique value proposition(s), for feedback; and
 - (E) conduct market testing of the minimum viable product.
- (5) The student understands how to select a funding source for a start-up business. The student is expected to:
- (A) compare the advantages and disadvantages of potential funding sources, including crowdsourcing, private equity firms, venture capitalists, banks and other lenders, friends and relatives, grants, state and local development agencies, and angel investors;
 - (B) identify predatory lending schemes and practices; and
 - (C) evaluate risks and benefits of various funding sources from short- and long-term perspectives.
- (6) The student determines an ownership structure for a start-up business. The student is expected to:
- (A) compare ownership structures for a start-up business;
 - (B) select an ownership structure and explain why it is appropriate for a start-up business; and
 - (C) explain the process for legally registering and obtaining a tax status for a start-up business for a selected ownership structure.
- (7) The student uses a business planning tool to develop a start-up business concept. The student is expected to:
- (A) research business plan outlines, resources, and templates such as Business Model Canvas, lean business model template, or a traditional business plan template;
 - (B) select an appropriate business planning tool for a start-up business;
 - (C) complete the components of a selected business planning tool for a start-up business concept; and
 - (D) present a start-up business concept for feedback.
- (8) The student demonstrates an understanding of accounting and financial practices. The student is expected to:
- (A) explain the importance of budgeting and cash flow, including burn rate;
 - (B) identify revenues and expenses for a start-up business;
 - (C) explain the importance of and interrelationship between financial statements, including a profit and loss statement, balance sheet, and statement of cash flow;
 - (D) create an operational budget for a start-up business;
 - (E) create a monthly projected financial statement for a three-year period for a start-up business;
 - (F) identify accounting tools and services such as accounting and bookkeeping software, payroll services, and tax services; and
 - (G) select appropriate accounting tools and services for a start-up business.
- (9) The student demonstrates an understanding of the legal and regulatory environment for a business. The student is expected to:
- (A) differentiate ways to protect intellectual property;

- (B) distinguish between the advantages and disadvantages of a patent;
 - (C) determine the types of licenses a start-up business might be required to obtain, including a business license, employer identification number, name registry, professional license, and occupational license;
 - (D) examine the role of government agencies that oversee business regulations and determine the regulatory implications for a start-up business;
 - (E) examine the role of workplace safety and health in the regulatory environment and determine its implications for a start-up business;
 - (F) analyze the purpose of legally binding contracts;
 - (G) explain the implications of tax laws on a business;
 - (H) describe the impact of labor laws when creating a start-up business;
 - (I) create a sample contract for a start-up business such as sales, employment, purchase, lease, or non-disclosure agreement; and
 - (J) examine implications of sexual harassment and workplace violence on a business.
- (10) The student demonstrates an understanding of ethical and moral obligations in entrepreneurship as they relate to shareholders, employees, customers, and the community. The student is expected to:
- (A) develop ideas to build a moral and ethical business culture;
 - (B) evaluate the impact of unethical and immoral practices on stakeholders;
 - (C) create the core values for a start-up business; and
 - (D) create purpose, vision, and mission statements for a start-up business.
- (11) The student understands the impact of leadership, human resources, and management on a start-up business. The student is expected to:
- (A) distinguish between leadership and management;
 - (B) explore and identify personal leadership style;
 - (C) develop recruitment, hiring, and retention strategies for a start-up business;
 - (D) examine and describe effective leadership and management strategies;
 - (E) create an organizational chart for a start-up business;
 - (F) create job descriptions for key roles in a start-up business; and
 - (G) explain how company culture impacts recruitment and retention.
- (12) The student determines a pricing structure for a start-up business. The student is expected to:
- (A) create and justify a pricing structure for a start-up business;
 - (B) develop and analyze pricing objectives;
 - (C) use sample data to calculate prices, markups, and discounts for a start-up business;
 - (D) calculate unit economics and a break-even point for a start-up business; and
 - (E) explain the role of supply and demand on pricing.
- (13) The student determines effective marketing and promotional strategies for a start-up business. The student is expected to:
- (A) develop promotional objectives;
 - (B) create a marketing plan for a start-up business that includes the use of internet, social media, and sales strategies;

- (C) analyze customer buying behavior to inform promotional decision-making;
 - (D) create promotional materials using appropriate technology;
 - (E) conduct a market test to measure promotional effectiveness;
 - (F) explain the role of search engine optimization as a marketing strategy;
 - (G) select an appropriate point-of-sale or e-commerce payment method; and
 - (H) compare how promotional strategies change during the product life cycle.
- (14) The student understands the role of distribution and supply chain management for a start-up business. The student is expected to:
- (A) determine distribution costs associated with transportation, storage, product handling, and inventory control;
 - (B) explain how distribution adds value to a product or service by providing place, possession, and time utility to a consumer;
 - (C) select suppliers for the production of goods and services; and
 - (D) analyze risks and challenges with supply chain management and distribution.
- (15) The student understands key metrics to measure the success of a business. The student is expected to:
- (A) explain the role and importance of key metrics as a measure of success;
 - (B) identify and define common key metrics; and
 - (C) select and justify key metrics for a start-up business.
- (16) The student presents a well-organized business plan. The student is expected to:
- (A) create and present a comprehensive business plan that includes business description, target market, key metrics, revenue streams, pricing structure, competitive advantage, unique value proposition, distribution channels, and financial forecast;
 - (B) identify the purpose of and present an elevator pitch;
 - (C) create and deliver a presentation for start-up business funding;
 - (D) select and implement effective multimedia strategies for a presentation;
 - (E) provide and receive constructive feedback following a presentation;
 - (F) demonstrate effective presentation skills; and
 - (G) create an executive summary.
- (17) The student understands the process for launching a start-up business. The student is expected to:
- (A) research and identify the process for launching a start-up business in the local area;
 - (B) evaluate insurance costs, locations, and loan terms; and
 - (C) assess equipment needs and other resources needed to launch the business.

Source: The provisions of this §127.276 adopted to be effective February 13, 2024, 49 TexReg 696.

§127.294. Business Lab (One Credit), Adopted 2015.

- (a) Implementation. The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
- (b) General requirements. This course is recommended for students in Grades 9-12 as a corequisite course for students participating in a coherent sequence of career and technical education courses in the Business, Marketing, and Finance Career Cluster. This course provides an enhancement opportunity for students to

develop the additional skills necessary to pursue industry certification. Corequisite: any course in the Business, Marketing, and Finance Career Cluster. Recommended corequisite: Foundations of Business Communication and Technologies or Business Communication and Technologies. This course must be taken concurrently with a corequisite course from the Business, Marketing, and Finance Career Cluster and may not be taken as a stand-alone course. Districts are encouraged to offer this lab in a consecutive block with the corequisite course to allow students sufficient time to master the content of both courses. Students shall be awarded one credit for successful completion of this course.

(c) Introduction.

- (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
- (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
- (3) Business Lab is designed to provide students an opportunity to further enhance skills of previously studied knowledge and skills and may be used as an extension of Foundations of Business Communication and Technologies or Business Communication and Technologies; it is a recommended corequisite course and may not be offered as a stand-alone course. Students implement personal and interpersonal skills to strengthen individual performance in the workplace and in society and to make a successful transition to the workforce or postsecondary education. Students apply technical skills to address business applications of emerging technologies. Students develop a foundation in the economic, financial, technological, international, social, and ethical aspects of business to become competent consumers, employees, and entrepreneurs. Students enhance reading, writing, computing, communication, and reasoning skills and apply them to the business environment. Students incorporate a broad base of knowledge that includes the legal, managerial, marketing, financial, ethical, and international dimensions of business to make appropriate business decisions.
- (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
- (5) Statements that contain the word "including" reference content that must be mastered, while those that contain the phrase "such as" are intended as possible illustrative samples.

(d) Knowledge and skills.

- (1) The student demonstrates professional standards/employability skills required by business and industry. The student is expected to:
 - (A) communicate effectively with others using oral and written skills;
 - (B) demonstrate collaboration skills through teamwork;
 - (C) demonstrate professionalism by conducting oneself in a manner appropriate for the profession and workplace;
 - (D) demonstrate a positive, productive work ethic by performing assigned tasks as directed;
 - (E) comply with all applicable rules, laws, and regulations;
 - (F) demonstrate time-management skills by prioritizing tasks, following schedules, and tending to goal-relevant activities in a way that uses time wisely and optimizes efficiency and results; and
 - (G) pursue appropriate licensing, certification, and/or credentialing requirements relevant to the business field.

- (2) The student develops an elevated aptitude for the essential skills listed for the recommended corequisite course(s). The student is expected to:
 - (A) demonstrate deeper understanding of related course requirements;
 - (B) develop mastery of hands-on skills at an industry accepted standard; and
 - (C) exhibit progress toward achieving industry recognized documentation of specific expertise in a business field or skill.

Source: The provisions of this §127.294 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.295. Practicum in Business Management (Two Credits), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(2) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 11 and 12. Recommended prerequisites: Touch System Data Entry and Business Management or Business Communication and Technologies. Students shall be awarded two credits for successful completion of this course. A student may repeat this course once for credit provided that the student is experiencing different aspects of the industry and demonstrating proficiency in additional and more advanced knowledge and skills.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) Practicum in Business Management is designed to give students supervised practical application of previously studied knowledge and skills. Practicum experiences occur in a paid or unpaid arrangement and a variety of locations appropriate to the nature and level of experience. Students implement personal and interpersonal skills to strengthen individual performance in the workplace and in society and to make a successful transition to the workforce or postsecondary education. Students apply technical skills to address business applications of emerging technologies. Students develop a foundation in the economic, financial, technological, international, social, and ethical aspects of business to become competent consumers, employees, and entrepreneurs. Students enhance reading, writing, computing, communication, and reasoning skills and apply them to the business environment. Students incorporate a broad base of knowledge that includes the legal, managerial, marketing, financial, ethical, and international dimensions of business to make appropriate business decisions.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
 - (1) The student identifies and implements employability skills to gain a position in a company. The student is expected to:

- (A) assess personal marketability;
 - (B) practice job-search strategies, including:
 - (i) write a letter of application;
 - (ii) prepare a resume;
 - (iii) use networking techniques to identify employment opportunities; and
 - (iv) complete a job application;
 - (C) demonstrate proper interview techniques and professional dress and appearance;
 - (D) interview for a job, performing proper interview techniques and modeling professional dress and appearance;
 - (E) practice appropriate follow-up etiquette procedures, including:
 - (i) write a thank you note; and
 - (ii) write a follow-up letter after a job interview;
 - (F) identify skills and attributes necessary for professional advancement;
 - (G) evaluate and compare employment options such as salaries, benefits, and prerequisites;
 - (H) identify and rank tangible and intangible rewards of work; and
 - (I) identify employment opportunities and complete job search procedures such as job applications and W-4.
- (2) The student demonstrates professional standards as required by business and industry. The student is expected to:
- (A) adhere to policies and procedures;
 - (B) demonstrate positive work behaviors and attitudes, including punctuality, time-management, initiative, and cooperation;
 - (C) apply ethical reasoning to a variety of situations in order to make ethical decisions; and
 - (D) complete tasks with the highest standards to ensure quality products and services.
- (3) The student develops and demonstrates skills for success in the workplace. The student is expected to:
- (A) explain the importance of and model appropriate dress, hygiene, and demeanor for the work assignment;
 - (B) exhibit productive work habits and attitudes, including accepting constructive criticism; and
 - (C) prioritize work to fulfill responsibilities, meet deadlines, and complete tasks with the highest standards to ensure quality products and services.
- (4) The student applies principles of effective interpersonal skills. The student is expected to:
- (A) demonstrate professional qualities, including positive attitude, loyalty, and diplomacy;
 - (B) identify and demonstrate skills needed to maintain effective work relations with relevant parties such as colleagues and customers;
 - (C) demonstrate a respect for different workplace cultures and individuals from different cultures, genders, and backgrounds;
 - (D) understand rights and responsibilities concerning sexual harassment in the workplace;
 - (E) apply tact in handling criticism and disagreement or disappointment, accept constructive criticism, and revise personal views when valid evidence warrants;

- (F) explain the concepts of integrity and confidentiality as related to the office environment; and
- (G) demonstrate methods for implementing and improving customer satisfaction.
- (5) The student demonstrates leadership and teamwork skills in collaborating with others to accomplish goals and objectives. The student is expected to:
 - (A) analyze leadership in relation to trust, positive attitude, integrity, and willingness to accept key responsibilities in a work situation;
 - (B) demonstrate teamwork skills through working cooperatively with others to achieve goals;
 - (C) demonstrate teamwork processes that promote team building, consensus, continuous improvement, respect for the opinions of others, cooperation, adaptability, and conflict resolution;
 - (D) demonstrate responsibility for shared group and individual work tasks; and
 - (E) establish and maintain effective working relationships by:
 - (i) demonstrating interpersonal skills;
 - (ii) using positive interpersonal skills to work cooperatively with others;
 - (iii) negotiating effectively to arrive at decisions; and
 - (iv) demonstrating sensitivity to and value for diversity.
- (6) The student facilitates internal and external office communications to support work activities. The student is expected to:
 - (A) record messages accurately, legibly, and completely;
 - (B) deliver messages to the appropriate person or department;
 - (C) coordinate arrangements for participants;
 - (D) follow calling and login procedures; and
 - (E) troubleshoot any problems.
- (7) The student abides by risk-management policies and procedures for technology to minimize loss. The student is expected to:
 - (A) adhere to technology safety and security policies such as acceptable use policy and web page policies;
 - (B) apply ergonomic techniques to technology tasks;
 - (C) adhere to laws pertaining to computer crime, fraud, and abuse;
 - (D) follow procedures used to restart and recover from situations such as system failure and virus infection;
 - (E) follow policies to prevent loss of data integrity; and
 - (F) adhere to the organization's policies for technology use.
- (8) The student uses information technology tools to manage and perform work responsibilities. The student is expected to:
 - (A) demonstrate advanced web search skills;
 - (B) demonstrate advanced word-processing skills by:
 - (i) identifying customary styles of business documents such as memoranda, letters, emails, and reports;
 - (ii) inputting data using the touch system;

- (iii) demonstrating basic writing techniques such as correct memorandum format, informal or formal style, and direct or indirect layout;
 - (iv) applying correct grammar, spelling, punctuation, and other English mechanics; and
 - (v) using references and preparing notations;
 - (C) apply advanced presentation applications;
 - (D) demonstrate advanced spreadsheet applications by:
 - (i) entering labels and values into spreadsheet cells;
 - (ii) formatting labels and values;
 - (iii) preparing tables, graphs, infographics and graphics;
 - (iv) developing formulas and entering appropriate functions; and
 - (v) verifying formulas and functions with sample values;
 - (E) construct advanced database applications;
 - (F) perform scheduling functions electronically to facilitate on-time, prompt completion of work activities by:
 - (i) creating a calendar or schedule;
 - (ii) maintaining an appointment calendar;
 - (iii) verifying appointments;
 - (iv) coordinating travel arrangements;
 - (v) setting up meeting arrangements; and
 - (vi) disseminating meeting information to appropriate persons; and
 - (G) enter data without error.
- (9) The student manages personal finances to achieve financial goals. The student is expected to:
- (A) develop a budget based on personal financial goals;
 - (B) interpret a pay stub;
 - (C) read and reconcile bank statements;
 - (D) maintain financial records;
 - (E) demonstrate the wise use of credit;
 - (F) validate a credit history;
 - (G) protect against identity theft; and
 - (H) prepare personal income tax forms, including the 1040E.
- (10) The student establishes procedures to maintain equipment and supplies. The student is expected to:
- (A) determine equipment needed;
 - (B) determine supplies needed;
 - (C) establish equipment and supplies maintenance systems;
 - (D) schedule equipment maintenance; and
 - (E) use equipment and supplies maintenance procedures.

- (11) The student applies concepts of critical thinking and problem solving. The student is expected to:
 - (A) analyze elements of a problem to develop creative and innovative solutions;
 - (B) critically analyze information to determine value to the problem-solving task;
 - (C) compare and contrast alternatives using a variety of problem-solving and critical-thinking skills; and
 - (D) conduct technical research to gather information necessary for decision making.

Source: The provisions of this §127.295 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.296. Extended Practicum in Business Management (One Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(2) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 11 and 12. The practicum course is a paid or unpaid capstone experience for students participating in a coherent sequence of career and technical education courses in the Business, Marketing, and Finance Career Cluster. Recommended prerequisites: Touch System Data Entry and Business Management or Business Communication and Technologies. Corequisite: Practicum in Business Management. This course must be taken concurrently with Practicum in Business Management and may not be taken as a stand-alone course. Students shall be awarded one credit for successful completion of this course. A student may repeat this course once for credit provided that the student is experiencing different aspects of the industry and demonstrating proficiency in additional and more advanced knowledge and skills.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) Extended Practicum in Business Management is designed to give students supervised practical application of previously studied knowledge and skills. Practicum experiences occur in a paid or unpaid arrangement and a variety of locations appropriate to the nature and level of experience. Students implement personal and interpersonal skills to strengthen individual performance in the workplace and in society and to make a successful transition to the workforce or postsecondary education. Students apply technical skills to address business applications of emerging technologies. Students develop a foundation in the economic, financial, technological, international, social, and ethical aspects of business to become competent consumers, employees, and entrepreneurs. Students enhance reading, writing, computing, communication, and reasoning skills and apply them to the business environment. Students incorporate a broad base of knowledge that includes the legal, managerial, marketing, financial, ethical, and international dimensions of business to make appropriate business decisions.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.

- (d) Knowledge and skills.
- (1) The student applies professional communications strategies. The student is expected to:
 - (A) demonstrate proper use of written, verbal, and visual communication techniques with increased proficiency;
 - (B) apply active listening skills to obtain and clarify information;
 - (C) create and deliver formal and informal presentations effectively;
 - (D) analyze, interpret, and effectively communicate information; and
 - (E) exhibit public relations skills to maintain internal and external customer/client satisfaction.
 - (2) The student implements advanced problem-solving methods. The student is expected to:
 - (A) employ critical-thinking skills independently and in groups with increased fluency to solve problems and make decisions;
 - (B) apply critical-thinking strategies with increased fluency to develop solutions using appropriate technologies and resources;
 - (C) conduct technical research to gather information necessary for decision making; and
 - (D) analyze elements of a problem to develop creative and innovative solutions.
 - (3) The student understands and applies proper safety and security techniques in the workplace. The student is expected to:
 - (A) understand and consistently follow workplace safety rules and regulations;
 - (B) adhere to technology safety and security policies such as acceptable use policy and web page policies; and
 - (C) follow policies to prevent loss of data integrity.
 - (4) The student understands the professional, ethical, and legal responsibilities in business management. The student is expected to:
 - (A) demonstrate a positive, productive work ethic by performing assigned tasks as directed;
 - (B) describe and practice ethical and legal responsibilities associated with business management;
 - (C) show integrity by choosing the ethical course of action when making decisions; and
 - (D) comply with all applicable rules, laws, and regulations in a consistent manner.
 - (5) The student participates in a business management experience. The student is expected to:
 - (A) conduct, document, and evaluate learning activities in a supervised business management experience;
 - (B) develop advanced technical knowledge and skills related to the student's occupational objective;
 - (C) facilitate internal and external office communications to support work activities;
 - (D) demonstrate appropriate use of information technology tools to manage and perform work responsibilities;
 - (E) create customary styles of business documents such as memoranda, letters, emails, and reports, as appropriate;
 - (F) perform scheduling functions electronically to facilitate on-time, prompt completion of work activities;

- (G) demonstrate growth of technical skill competencies;
- (H) evaluate strengths and weaknesses in technical skill proficiency; and
- (I) collect representative work samples.

Source: The provisions of this §127.296 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.297. Practicum in Marketing (Two Credits), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(2) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 11 and 12. Recommended Prerequisite: Principles of Business, Marketing, and Finance. Students shall be awarded two credits for successful completion of this course. A student may repeat this course once for credit provided that the student is experiencing different aspects of the industry and demonstrating proficiency in additional and more advanced knowledge and skills.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) Practicum in Marketing is a series of dynamic activities that focus on the customer to generate a profitable exchange. Students will gain knowledge and skills that help them to be proficient in one or more of the marketing functional areas associated with distribution, financing, marketing information management, pricing, product planning, promotion, purchasing, risk management, and selling skills. Students will integrate skills from academic subjects, information technology, interpersonal communication, and management training to make responsible decisions. The practicum course is a paid or unpaid experience for students participating in a coherent sequence of career and technical courses in marketing.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
 - (1) The student knows the nature of business and shows its contribution to society. The student is expected to:
 - (A) distinguish ways that businesses contribute to society;
 - (B) explain the importance of social responsibility;
 - (C) describe types of business activities;
 - (D) explain the organizational design of businesses;
 - (E) discuss the global environment in which businesses operate; and

- (F) depict factors that affect the business environment and how businesses can respond.
- (2) The student demonstrates the importance of marketing and the functions of marketing. The student is expected to:
 - (A) explain the marketing concept; and
 - (B) describe each marketing function and how it relates to the marketing concept.
- (3) The student analyzes the marketing mix, which involves a combination of the decisions about product, price, place, promotion, and people. The student is expected to:
 - (A) explain how each component of the marketing mix contributes to successful marketing; and
 - (B) illustrate the importance of marketing strategies in the marketing mix.
- (4) The student knows the concepts and strategies used to determine target markets and market identification. The student is expected to:
 - (A) explain the importance of target markets;
 - (B) compare and contrast advantages and disadvantages of market segmentation and mass marketing;
 - (C) distinguish among geographic, demographic, psychographic, and behavioral segmentation; and
 - (D) explain the nature of marketing planning.
- (5) The student applies mathematical concepts in marketing. The student is expected to:
 - (A) execute calculations involving money, time, space, materials, and data;
 - (B) interpret charts and graphs to make informed marketing decisions;
 - (C) use formulas and equations to determine price, profit, costs, and break-even point;
 - (D) perform mathematical operations;
 - (E) predict reasonable estimations;
 - (F) create mathematical models from real-life situations; and
 - (G) determine rate of change mathematically.
- (6) The student knows how to use self-development techniques and interpersonal skills to accomplish marketing objectives. The student is expected to:
 - (A) identify and practice effective interpersonal and team-building skills involving situations with coworkers, managers, and customers;
 - (B) develop short- and long-term personal goals;
 - (C) identify and use time-management principles; and
 - (D) participate in leadership and career development activities.
- (7) The student applies information technology as an effective marketing tool. The student is expected to:
 - (A) identify social media trends in marketing;
 - (B) identify ways that technology impacts business;
 - (C) apply web-search skills;
 - (D) demonstrate word-processing skills;
 - (E) use database applications; and

- (F) execute spreadsheet applications.
- (8) The student recognizes that careers are ever changing and require continual self-assessment, research, and preparation to develop and implement responsible decisions. The student is expected to:
 - (A) develop a working portfolio containing components such as resume, cover letter, thank you letter, references, letter of recommendation, and work samples;
 - (B) analyze personal social media accounts for potential employability; and
 - (C) demonstrate interview skills.
- (9) The student knows the importance of emerging trends and technologies in marketing. The student is expected to:
 - (A) discuss trends affecting marketing; and
 - (B) research emerging technologies in marketing.
- (10) The student knows the impact and value of diversity. The student is expected to:
 - (A) explain how diversity affects marketing; and
 - (B) probe the impact of multiculturalism and multigenerationalism on marketing activities.
- (11) The student knows that marketing begins with a working knowledge of economic concepts. The student is expected to:
 - (A) discuss characteristics of economic goods and services;
 - (B) identify economic needs and wants;
 - (C) explain the concept of utility and cite examples of types of utility;
 - (D) describe the function of prices in markets; and
 - (E) clarify how the interaction of supply and demand affects price.
- (12) The student knows that a nation's economic system is determined by what is produced, how it is produced, and how it is distributed. The student is expected to:
 - (A) compare and contrast how economies answer basic economic questions;
 - (B) explain why most economies are mixed; and
 - (C) determine the relationship between government and business.
- (13) The student knows that private enterprise is based on independent decisions by businesses and limited government involvement. The student is expected to:
 - (A) determine characteristics of a private enterprise system;
 - (B) explain the advantages and disadvantages of private enterprise; and
 - (C) identify examples of competitive business situations such as price or nonprice competition.
- (14) The student knows that economic factors such as gross domestic product, standard of living, consumer price index, and unemployment figures help influence a company's marketing strategies. The student is expected to:
 - (A) identify economic measurements used to analyze an economy;
 - (B) research how economic measures are used in a market economy;
 - (C) describe the concept of price stability as an economic measure;
 - (D) interpret the measure of consumer spending as an economic indicator;

- (E) examine the impact of a nation's unemployment rates; and
- (F) describe the economic impact of inflation on business.
- (15) The student knows that changes in the economy include prosperity, recession, depression, and recovery and are collectively referred to as the business cycle. The student is expected to:
 - (A) explain the concept of business cycles; and
 - (B) describe the impact that phases of a business cycle have on the economy.
- (16) The student knows that distribution systems facilitate the movement of products. The student is expected to:
 - (A) understand channels of distribution;
 - (B) identify physical distribution activities; and
 - (C) examine costs associated with distribution.
- (17) The student knows that marketers use investment and financial services to achieve goals and objectives. The student is expected to:
 - (A) illustrate types of financial services; and
 - (B) explain the purpose of a credit contract.
- (18) The student knows the concept of pricing and strategies used in determining and adjusting price. The student is expected to:
 - (A) state goals of pricing;
 - (B) identify factors affecting pricing;
 - (C) explain how pricing affects product, place, and promotion decisions;
 - (D) compare and contrast pricing policies;
 - (E) calculate a product's price;
 - (F) describe the role of business ethics in pricing; and
 - (G) analyze legal considerations for pricing.
- (19) The student understands the promotional concepts and strategies needed to communicate information about products, services, images, and ideas to achieve a desired outcome. The student is expected to:
 - (A) explain the communication processes as used in promotional activities;
 - (B) evaluate types of promotion;
 - (C) understand the concept of promotional mix;
 - (D) define the role of promotion as a marketing function;
 - (E) describe the use of business ethics in promotion;
 - (F) explore the regulation of promotion;
 - (G) explain the nature of direct marketing channels;
 - (H) model communication channels used in sales promotion; and
 - (I) describe communication channels used in public relations activities.
- (20) The student knows that advertising is the paid form of nonpersonal communication about an identified sponsor's products. The student is expected to:
 - (A) illustrate types of advertising media;

- (B) differentiate between product and institutional advertising; and
 - (C) identify and evaluate elements of an advertisement.
- (21) The student knows that business risk is the possibility of loss or failure. The student is expected to:
- (A) categorize business risks; and
 - (B) interpret how various types of risks impact business activities.
- (22) The student knows that marketers responsible for risk management follow a process to decide the best strategy to deal with each risk. The student is expected to:
- (A) evaluate security precautions; and
 - (B) demonstrate knowledge of safety precautions in the workplace.
- (23) The student knows what influences customers before they make a purchase. The student is expected to:
- (A) differentiate among a feature and a benefit;
 - (B) compare and contrast between consumer and organizational buying behavior;
 - (C) determine customer needs and wants;
 - (D) classify buying motives; and
 - (E) analyze how customers and organizations apply the decision-making process.
- (24) The student knows how marketers use the selling process. The student is expected to:
- (A) locate product information; and
 - (B) illustrate the sale process.
- (25) The student understands the techniques and strategies used to foster positive, ongoing relationships with customers to enhance company image. The student is expected to:
- (A) explain the nature of positive customer relations;
 - (B) describe a customer service mindset;
 - (C) explain the management role in customer relations;
 - (D) identify a company brand promise;
 - (E) explore ways of reinforcing company image through employee performance; and
 - (F) describe the use of technology in customer relationship management.
- (26) The student understands a business's responsibility to know and abide by workplace laws, trade regulations, and ethical behavior that affect business operations. The student is expected to:
- (A) apply ethics to demonstrate trustworthiness;
 - (B) explain the nature of business ethics;
 - (C) describe legal issues affecting businesses;
 - (D) defend the nature of human resources regulations;
 - (E) explain the nature of workplace regulations such as Occupational Safety and Health Administration and statutes such as the Americans with Disabilities Act;
 - (F) discuss employment relationships;
 - (G) illustrate the nature of trade regulations; and
 - (H) describe the impact of antitrust legislation.

- (27) The student applies ethical reasoning to a variety of workplace situations in order to make ethical decisions. The student is expected to:
 - (A) evaluate alternative responses to workplace situations based on personal or professional ethical responsibilities;
 - (B) identify personal and long-term workplace consequences of unethical or illegal behaviors;
 - (C) investigate the most appropriate response to workplace situations based on legal and ethical considerations; and
 - (D) demonstrate responsible behavior, honesty, integrity, and ethical work habits.
- (28) The student completes required training, education, and certification to prepare for employment in a particular career field. The student is expected to:
 - (A) identify training, education, and certification requirements for occupational choice; and
 - (B) participate in career-related training or degree programs.
- (29) The student knows the elements and processes of product planning. The student is expected to:
 - (A) explain the nature and scope of product planning;
 - (B) relate product-mix strategies to meet customer expectations; and
 - (C) define the product life cycle.

Source: The provisions of this §127.297 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.298. Extended Practicum in Marketing (One Credit), Adopted 2015.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2017-2018 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(2) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course and is recommended for students in Grades 11 and 12. The practicum course is a paid or unpaid capstone experience for students participating in a coherent sequence of career and technical education courses in the Business, Marketing, and Finance Career Cluster. Recommended prerequisite: Principles of Business, Marketing, and Finance. Corequisite: Practicum in Marketing. This course must be taken concurrently with Practicum in Marketing and may not be taken as a stand-alone course. Students shall be awarded one credit for successful completion of this course. A student may repeat this course once for credit provided that the student is experiencing different aspects of the industry and demonstrating proficiency in additional and more advanced knowledge and skills.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) The Business, Marketing, and Finance Career Cluster focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing.
 - (3) Extended Practicum in Marketing is a series of dynamic activities that focus on the customer to generate a profitable exchange. Students will gain knowledge and skills that help them to be proficient in one or more of the marketing functional areas associated with distribution, financing, marketing information management, pricing, product planning, promotion, purchasing, risk

management, and selling skills. Students will integrate skills from academic subjects, information technology, interpersonal communication, and management training to make responsible decisions.

- (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other organizations that foster leadership and career development in the profession such as student chapters of related professional associations.
 - (5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
- (1) The student applies professional communications strategies. The student is expected to:
 - (A) demonstrate proper use of written, verbal, and visual communication techniques with increased proficiency;
 - (B) apply active listening skills to obtain and clarify information;
 - (C) create and deliver formal and informal presentations effectively;
 - (D) analyze, interpret, and effectively communicate information; and
 - (E) exhibit public relations skills to maintain internal and external customer/client satisfaction.
 - (2) The student implements advanced problem-solving methods. The student is expected to:
 - (A) employ critical-thinking skills with increased fluency both independently and in groups to solve problems and make decisions;
 - (B) conduct technical research to gather information necessary for decision making; and
 - (C) analyze elements of a problem to develop creative and innovative solutions.
 - (3) The student understands and applies proper safety and security techniques in the workplace. The student is expected to:
 - (A) demonstrate understanding of and consistently follow workplace safety rules and regulations; and
 - (B) adhere to technology safety and security policies such as acceptable use policy and webpage policies.
 - (4) The student understands the professional, ethical, and legal responsibilities in marketing. The student is expected to:
 - (A) demonstrate a positive, productive work ethic by performing assigned tasks as directed;
 - (B) apply alternative responses to workplace situations based on personal or professional ethical responsibilities;
 - (C) show integrity by choosing the ethical course of action when making decisions; and
 - (D) comply with all applicable rules, laws, and regulations such as Occupational Safety and Health Administration and statutes such as the Americans with Disabilities Act in a consistent manner.
 - (5) The student participates in a marketing experience. The student is expected to:
 - (A) conduct, document, and evaluate learning activities in a supervised marketing experience;
 - (B) develop advanced technical knowledge and skills related to the student's occupational objective;

- (C) demonstrate use of information technology tools to manage and perform work responsibilities;
- (D) apply concepts and strategies needed to communicate information about products, services, images, and ideas to achieve a desired outcome;
- (E) model communication channels used in sales promotion;
- (F) apply different components of the marketing mix to contribute to successful marketing;
- (G) apply the elements and processes of product planning, including related product-mix strategies to meet customer expectations;
- (H) identify and evaluate elements of an advertisement with increased fluency;
- (I) demonstrate growth of technical skill competencies;
- (J) evaluate strengths and weaknesses in technical skill proficiency; and
- (K) collect representative work samples.

Source: The provisions of this §127.298 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.299. Practicum in Entrepreneurship (Two Credits), Adopted 2023.

- (a) Implementation.
 - (1) The provisions of this section shall be implemented by school districts beginning with the 2024-2025 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(2) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.
- (b) General requirements. This course is recommended for students in Grades 11 and 12. Recommended prerequisites: Entrepreneurship I and Entrepreneurship II or successful completion of at least two courses in a career and technical education (CTE) program of study. Students shall be awarded two credits for successful completion of this course. A student may repeat this course once for credit provided that the student is experiencing different aspects of the industry and demonstrating proficiency in additional and more advanced knowledge and skills.
- (c) Introduction.
 - (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) This course can serve in multiple CTE programs of study, as it focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing related to the student's industry focus.
 - (3) Practicum in Entrepreneurship provides students the opportunity to apply classroom learning and experiences to real-world business problems and opportunities in a free enterprise system while expanding their skill sets and professional relationships as a real or simulated business owner versus the experience one would have as an employee. Students will prepare for an entrepreneurial career in their area of interest in their career cluster and build on and apply the knowledge and skills gained from courses taken in an array of career areas. Practicum experiences occur in a paid or an unpaid arrangement and a variety of locations appropriate to the nature and level of the student's need for work-based learning experience. Students implement personal and interpersonal skills to strengthen individual performance in the workplace and in society and to make a successful transition to the workforce or postsecondary education. It is recommended that students are paired with local business owners or employers in their specific industry program of study.

- (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations, local chamber of commerce meetings, and meetings with entrepreneurs, mentors, or industry experts.
 - (5) Students are encouraged to transition from the idea phase to action and implementation of a business, including validation through sales in a real or simulated scenario.
 - (6) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
- (1) The student analyzes major problem areas and potential problem areas for entrepreneurs while demonstrating an understanding of leverage points and constraints. The student is expected to:
 - (A) assess businesses that have failed, determine factors associated with business closure, and prepare and present analysis to peers;
 - (B) research and analyze risks faced by entrepreneurs;
 - (C) evaluate entrepreneurial risk versus opportunity for a given business example;
 - (D) describe how entrepreneurship differs from working for an employer;
 - (E) analyze personal aptitude for entrepreneurship;
 - (F) describe how entrepreneurs must manage organizational finances;
 - (G) research and apply the entrepreneur's approach to risk-taking as it applies to business decision-making;
 - (H) explore and explain a company's competitive advantage in its field of interest;
 - (I) analyze the risks and rewards of business ownership by interviewing an entrepreneur in a chosen field of interest; and
 - (J) analyze how psychology and sociology explain factors that drive customer behavior and impact business success.
 - (2) The student identifies the appropriate legal structure, benefits, and drawbacks for different business types. The student is expected to:
 - (A) describe the different basic types of business formation, including sole proprietorship, partnership, corporation, and limited liability company;
 - (B) compare the benefits and drawbacks for each type of business structure such as personal liability and taxes; and
 - (C) research an existing business and simulate liability issues associated with its type of business structure through role-play.
 - (3) The student determines how to obtain funding and all associated costs needed to start a particular business. The student is expected to:
 - (A) describe all materials, facilities, technology, inventory, and personnel that will be needed to start and sustain the business;
 - (B) devise a timeline of tasks that must be completed, including the associated costs;
 - (C) list and describe all supplies, personnel wages and salaries, inventories, insurance, utilities, repair and maintenance, and other operating costs associated with funding the business once it is operating;
 - (D) document and analyze the costs associated with operating the business, using cash flow and return on investment as a means of evaluation;

- (E) estimate how much money will be needed on-hand to operate the business until the break-even point;
 - (F) seek the advice of mentors from industry to analyze and discuss actual business situations and funding options to assist the student with a business idea;
 - (G) create and analyze financial statements to identify ways to improve business performance in a business model of choice; and
 - (H) define cash burn in relationship to a business's viability.
- (4) The student examines the responsibilities businesses have to employees and the community. The student is expected to:
- (A) explain the benefits of a business that contributes to the economic well-being of its employees and community;
 - (B) research and describe the methods in which a business can ensure economic growth and provide jobs;
 - (C) explore and analyze the health and safety responsibilities a business has to the community and its employees; and
 - (D) research and identify how businesses are making investments in community infrastructure.
- (5) The student analyzes for-profit and non-profit business growth and exit strategies. The student is expected to:
- (A) compare business growth strategies and identify and defend the most favorable for a potential business;
 - (B) describe methods that a business owner can use to obtain financial support to expand a business;
 - (C) identify and explain various methods an entrepreneur can use to determine how much a business is worth;
 - (D) analyze various paths to exit a business and the impact from startup decisions; and
 - (E) explain the factors an entrepreneur should consider when preparing to exit a business.
- (6) The student collaborates in small groups to complete a project-based research activity to develop critical thinking and creative problem solving. The student is expected to:
- (A) analyze a real-world work site and research an existing issue or problem the business is experiencing;
 - (B) research and report how to resolve the business problem;
 - (C) develop a proposal for future business opportunities; and
 - (D) determine how to create business relationships or alliances that would be beneficial to the business.

Source: The provisions of this §127.299 adopted to be effective August 1, 2025, 50 TexReg 4421.

§127.300. Extended Practicum in Entrepreneurship (One Credit), Adopted 2023.

- (a) Implementation.
- (1) The provisions of this section shall be implemented by school districts beginning with the 2024-2025 school year.
 - (2) School districts shall implement the employability skills student expectations listed in §127.15(d)(2) of this chapter (relating to Career and Technical Education Employability Skills) as an integral part of this course.

- (b) General requirements. This course is recommended for students in Grades 11 and 12. The practicum course is a paid or an unpaid capstone experience for students participating in a coherent sequence of career and technical education (CTE) courses in the Business, Marketing, and Finance Career Cluster. Recommended prerequisites: Entrepreneurship I and Entrepreneurship II or successful completion of at least two courses in a CTE program of study. Corequisite: Practicum in Entrepreneurship. This course must be taken concurrently with Practicum in Entrepreneurship and may not be taken as a stand-alone course. Students shall be awarded one credit for successful completion of this course. A student may repeat this course once for credit provided that the student is experiencing different aspects of the industry and demonstrating proficiency in additional and more advanced knowledge and skills.
- (c) Introduction.
- (1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.
 - (2) This course can serve in multiple CTE programs of study, as it focuses on planning, managing, organizing, directing, and evaluating business functions essential to efficient and productive business management, finance, operations, and marketing related to the student's industry focus.
 - (3) Extended Practicum in Entrepreneurship provides students the opportunity to apply classroom learning and experiences to real-world business problems and opportunities in a free enterprise system while expanding their skill sets and professional relationships as a real or simulated business owner versus the experience one would have as an employee. Students will prepare for an entrepreneurial career in their area of interest in their career cluster and build on and apply the knowledge and skills gained from courses taken in an array of career areas. Practicum experiences occur in a paid or an unpaid arrangement and a variety of locations appropriate to the nature and level of the student's need for work-based learning experience. Students implement personal and interpersonal skills to strengthen individual performance in the workplace and in society and to make a successful transition to the workforce or postsecondary education. It is recommended that students are paired with local business owners or employers in their specific industry program of study.
 - (4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations, local chamber of commerce meetings, and meetings with entrepreneurs, mentors, or industry experts.
 - (5) Students are encouraged to transition from the idea phase to action and implementation of a business, including validation through sales in a real or simulated scenario.
 - (6) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (d) Knowledge and skills.
- (1) The student applies professional communications strategies. The student is expected to:
 - (A) demonstrate proper use of written, verbal, and visual communication techniques with increased proficiency;
 - (B) apply active listening skills to obtain and clarify information;
 - (C) create and deliver formal and informal presentations effectively;
 - (D) analyze, interpret, and effectively communicate information; and
 - (E) exhibit positive customer/client communication skills to maintain effective internal and external business relationships.
 - (2) The student implements advanced problem-solving methods. The student is expected to:
 - (A) employ critical-thinking skills with increased fluency both independently and in groups to solve problems and make decisions;

- (B) conduct technical research to gather information necessary for decision making; and
- (C) analyze elements of a problem to develop creative and innovative solutions.
- (3) The student understands and applies proper safety and security techniques in the workplace. The student is expected to:
 - (A) demonstrate understanding of and consistently follow workplace safety rules and regulations; and
 - (B) adhere to technology safety and cybersecurity policies such as acceptable use policy and webpage policies.
- (4) The student understands the ethical and legal responsibilities in entrepreneurship. The student is expected to:
 - (A) apply appropriate responses to workplace situations based on personal or professional ethical responsibilities;
 - (B) demonstrate integrity by choosing the ethical course of action when making decisions; and
 - (C) comply with all applicable rules, laws, and regulations for the selected industry.
- (5) The student participates in an entrepreneurial experience. The student is expected to:
 - (A) conduct, document, and evaluate learning activities in a supervised experience;
 - (B) develop advanced technical knowledge and skills related to the student's occupational objective;
 - (C) demonstrate use of information technology tools to manage and perform work responsibilities;
 - (D) create customary styles of documents such as memoranda, letters, emails, and reports, as appropriate, to an industry of choice;
 - (E) apply the elements and processes of entrepreneurship to grow a business idea and meet customer expectations;
 - (F) demonstrate growth of technical skill competencies;
 - (G) evaluate strengths and weaknesses in technical skill proficiency; and
 - (H) collect representative work samples.

Source: The provisions of this §127.300 adopted to be effective August 1, 2025, 50 TexReg 4421.