



Colorado BMEF CTE Course – Scope and Sequence

Course Name	Introduction to Finance	Course Details	Credits = .5 (Semester)		
		Course = 0.50 Carnegie Unit Credit	Level 3		
Course Description	Examines the financial markets, financial instruments and the actors in these markets. The course covers the use of time value of money and other financial models to value different types of capital, financial data to analyze performance and to examine capital budgeting alternatives, and analyzes working capital needs and costs.				
Note	This is a suggested scope and sequence for the course content. The content will work with any textbook or instructional resource. If locally adapted, make sure all competency/performance indicators are covered. Course aligns to CCNS (FIN1010) **Please note concurrent enrollment must be arranged and approved through your local community college partner.				
SCED Identification # 12103		Schedule calculation based on 60 calendar days of a 90-day semester. Scope and sequence allows for additional time for guest speakers, student presentations, field trips, remediation, or other content topics.			
All courses taught in an approved CTE program must include Essential Skills embedded into the course content. The Essential Skills Framework for this course can be found at https://www.cde.state.co.us/standardsandinstruction/essentialskills					
Instructional Unit Topic	Suggested Length of Instruction	CTE or Academic Standard Alignment	Competency / Performance Indicator	Outcome / Measurement	CTSO Integration
1. Foundations of Corporate Finance	1 week	CTE Finance Cluster; NBES Finance I	Explain financial management goals and business finance functions	Quiz + written explanation	FBLA: Banking & Financial Systems DECA: Principles of Finance, Business Finance
2. Financial Markets & Institutions	1.5 weeks	CTE Finance Cluster; NBES Finance II	Differentiate markets, intermediaries, and instruments	Concept map + test	FBLA: Banking & Financial Systems, Securities & Investments DECA: Principles of Finance, Business Finance

3. Financial Transactions & Regulation	1 week	CTE Legal/Ethics; NBES Finance III	Explain IPOs, SEC role, and resale markets	Case study	FBLA: Securities & Investments DECA: Financial Services Team Decision Making, Business Finance
4. Financial Statements & Cash Flow	1.5 weeks	CTE Accounting/Finance; Common Core Modeling	Interpret financial statements and cash flow	Financial statement assignment	FBLA: Accounting II, Personal Finance DECA: Accounting Applications, Personal Financial Literacy
5. Financial Statement Analysis	1.5 weeks	CTE Data Analysis; NBES Finance IV	Perform ratio analysis and benchmarking	Company comparison project	FBLA: Accounting II, Securities & Investments DECA: Accounting Applications, Financial Services Team Decision Making, Business Finance
6. Time Value of Money (TVM)	2 weeks	CTE Quantitative Reasoning; CCSS Math	Calculate PV, FV, annuities	Problem sets + exam	FBLA: Personal Finance DECA: Personal Financial Literacy
7. Bonds (Debt Instruments)	1 week	CTE Investment Analysis	Evaluate bond pricing and yield	Valuation worksheet	FBLA: Securities & Investments DECA: Principles of Finance, Business Finance
8. Equity & Dividend Policy	1 week	CTE Investment Analysis	Explain stock valuation and dividend strategies	Paper + problems	FBLA: Securities & Investments, Entrepreneurship DECA: Entrepreneurship Written Events, Financial Literacy

					Project
9. Risk & Return (CAPM)	1.5 weeks	CTE Financial Analysis	Analyze risk types and expected return	CAPM calculations	FBLA: Insurance & Risk Management, Securities & Investments DECA: Financial Services Team Decision Making, Business Finance
10. Cost of Capital	1.5 weeks	CTE Corporate Finance	Calculate WACC and financing costs	Problem set + scenario	FBLA: Securities & Investments DECA: Principles of Finance, Business Finance
11. Capital Budgeting	2 weeks	CTE Strategic Finance	Evaluate projects with NPV, IRR, Payback	Major project	FBLA: Entrepreneurship, Securities & Investments DECA: Entrepreneurship Written Events, Financial Services Team Decision Making, Business Finance
12. Breakeven & Leverage	1 week	CTE Operations & Finance	Calculate breakeven and leverage risk	Scenario analysis	FBLA: Entrepreneurship DECA: Entrepreneurship Written Events, Sales Project
13. Working Capital Management	1 week	CTE Financial Operations	Analyze short-term financing and liquidity	Cash budget project	FBLA: Banking & Financial Systems, Personal Finance DECA: Personal Financial Literacy, Financial Literacy Project

14. Course Integration / Final Project	1 week	Integrated CTE Standards	Apply full financial analysis process	Capstone project & presentation	FBLA: Securities & Investments, Entrepreneurship (capstone prep) DECA: Financial Literacy Project, Entrepreneurship Written Events, Financial Services Team Decision Making, Business Finance
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Academic Standards Alignment

Colorado CTE courses are required to integrate academic and essential skills into course content. The following academic standards have been identified as aligned to this course and should be integrated throughout instruction.

[CO CTE Academic Standards Resources](#) (Rubrics, integration strategies, etc)

[CDE Colorado Academic Standards Online](#) (Online standards lookup tool)

Reading, Writing, & Communicating

Standard 1: Oral Expression and Listening

- **Prepared Graduate 1:** Collaborate effectively as group members or leaders who listen actively and respectfully; pose thoughtful questions, acknowledge the ideas of others; and contribute ideas to further the group's attainment of an objective.
- **Prepared Graduate 2:** Deliver effective oral presentations for varied audiences and varied purposes.

Standard 2: Reading for All Purposes

- **Prepared Graduate 5:** Understand how language functions in different contexts, command a variety of word-learning strategies to assist comprehension, and make effective choices for meaning or style when writing and speaking.

Standard 3: Writing and Composition

- **Prepared Graduate 7:** Craft informational/explanatory texts using techniques specific to the genre.
- **Prepared Graduate 9:** Demonstrate mastery of their own writing process with clear, coherent, and error-free polished products.

Standard 4: Research Inquiry and Design

- **Prepared Graduate 10:** Gather information from a variety of sources; analyze and evaluate its quality and relevance; and use it ethically to answer complex questions.

Note: Mathematics and Science standards will be added in the future. Visit the [Colorado Academic Standards](#) page for the most current version.