



Colorado BMEF CTE Course – Scope and Sequence

Course Name	Principles of Finance	Course Details	Credits = .5 (Semester)		
		Course = 0.50 Carnegie Unit Credit	Level 3		
Course Description	Provides factual knowledge of financial institutions and the monetary system used in the United States in relationship to the global economy. Examines tools and techniques such as capital budgeting, time value of money, analysis of financial statements, cost of capital, and risk analysis to analyze business decisions, plan and determine project and firm value, and evaluate sources of financing.				
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 (FIN2010) **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					
Standard Competencies:					
I. Understand the role of finance and the financial manager.					
II. Identify the operating environment of the firm and the financial institutions and market in which it operates, including the global market environment.					
III. Analyze financial statements using ratio analysis.					
IV. Understand the time value of money and the necessary calculations.					
V. Explain risk and return.					
VI. Explain valuation fundamentals and related calculations.					
VII. Understand capital budgeting and cash flow principles					
VIII. Understand the capital structure and calculate the cost of capital.					
IX. Understand long-term financing decisions and related theory models and calculations.					
Instructional Unit Topic	Suggested Length of Instruction	CTE or Academic Standard Alignment	Competency / Performance Indicator	Outcome / Measurement	CTSO Integration
1. Financial Background & Foundations	1–2 weeks	Standard I	Explain role of finance and financial managers; types of businesses	Quiz; reflection; case study	FBLA: Introduction to Business Procedures, Entrepreneurship

					DECA: Principles of Finance, Entrepreneurship Written Events
2. Financial Statements & Analysis	2–3 weeks	Standard III	Interpret financial statements; perform ratio analysis	Ratio project; problem sets; exam	FBLA: Accounting II, Business Calculations DECA: Accounting Applications, Business Finance
3. Financial System, Institutions & Interest	1–2 weeks	Standard II	Describe financial markets, institutions, Fed role; calculate interest	Quiz; applied assignment	FBLA: Global Business, Business Calculations DECA: Principles of Finance, Financial Services Team Decision Making
4. Time Value of Money (TVM)	2–3 weeks	Standard IV	Compute PV, FV, annuities, perpetuities	Problem sets; TVM project; test	FBLA: Business Calculations DECA: Personal Financial Literacy, Principles of Finance
5. Risk and Return	1–2 weeks	Standard V	Analyze risk-return relationships; diversification	Portfolio simulation; analysis	FBLA: Insurance & Risk Management, Securities & Investments DECA: Financial Services Team Decision Making, Personal Financial Literacy
6. Valuation of Bonds & Stocks	2–3 weeks	Standard VI	Apply valuation models for bonds and stocks	Case study; valuation problems; exam	FBLA: Securities & Investments DECA: Business Finance, Financial Literacy Project

7. Capital Budgeting & Cash Flow	2–3 weeks	Standard VII	Evaluate investments using NPV, IRR, payback	Spreadsheet project; test	FBLA: Entrepreneurship, Agribusiness (project-based applications) DECA: Business Finance, Entrepreneurship Written Events
8. Cost of Capital	1–2 weeks	Standard VIII	Calculate WACC; analyze cost of financing sources	Problem sets; case analysis	FBLA: Accounting II, Business Calculations DECA: Business Finance
9. Capital Structure & Long-Term Financing	1–2 weeks	Standard IX	Evaluate leverage, financing strategies, debt vs equity	Case study; presentation; final assessment	FBLA: Entrepreneurship, Global Business DECA: Business Finance, Financial Services Team Decision Making, Sales Project

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 4:** Read a wide range of informational texts to build knowledge and to better understand the human experience.
- **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 6:** Craft arguments using techniques specific to the genre.
- **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.