

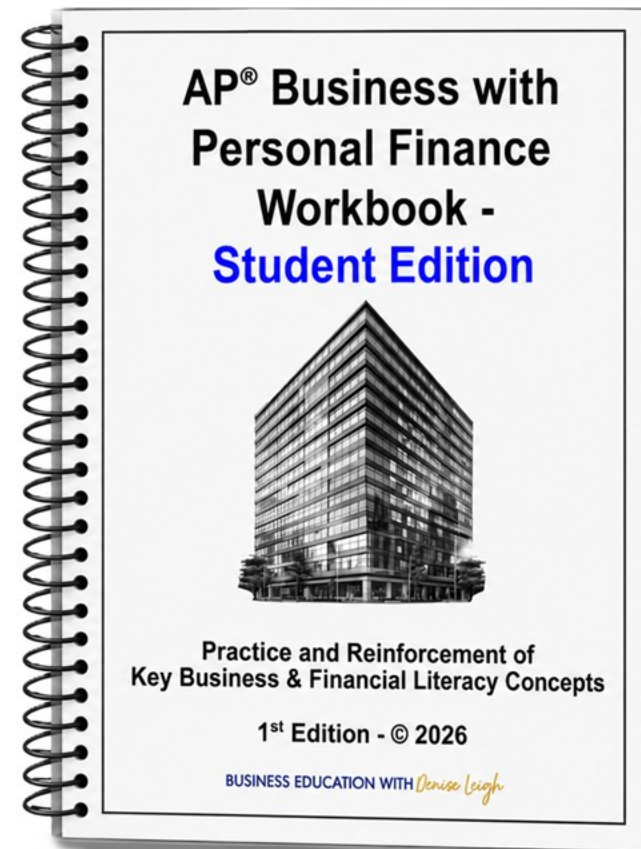
BUSINESS EDUCATION WITH *Denise Leigh*

AP[®] Business with Personal Finance

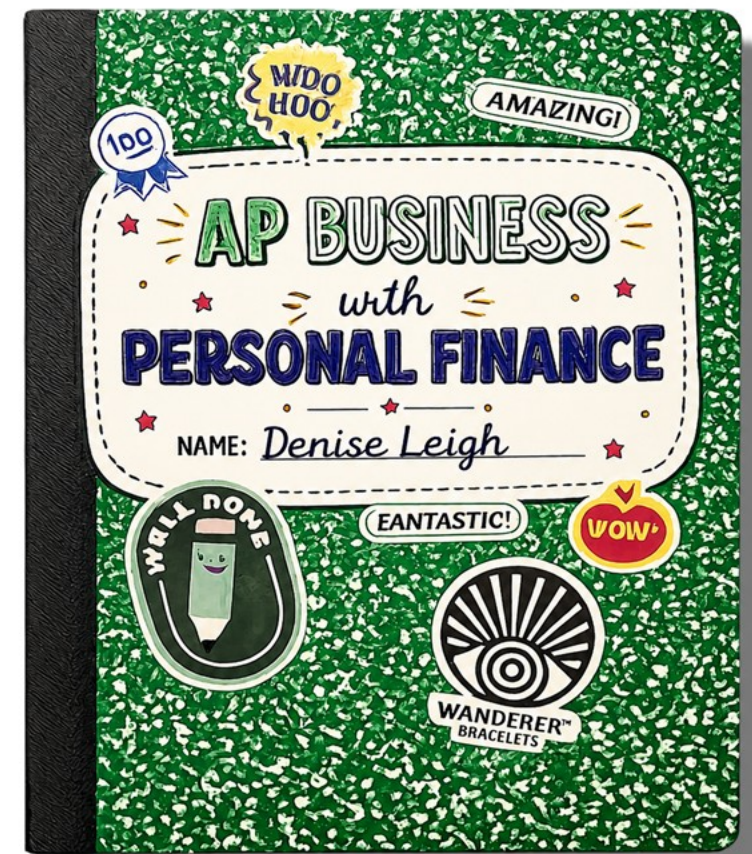
FULL YEAR ALIGNED CURRICULUM



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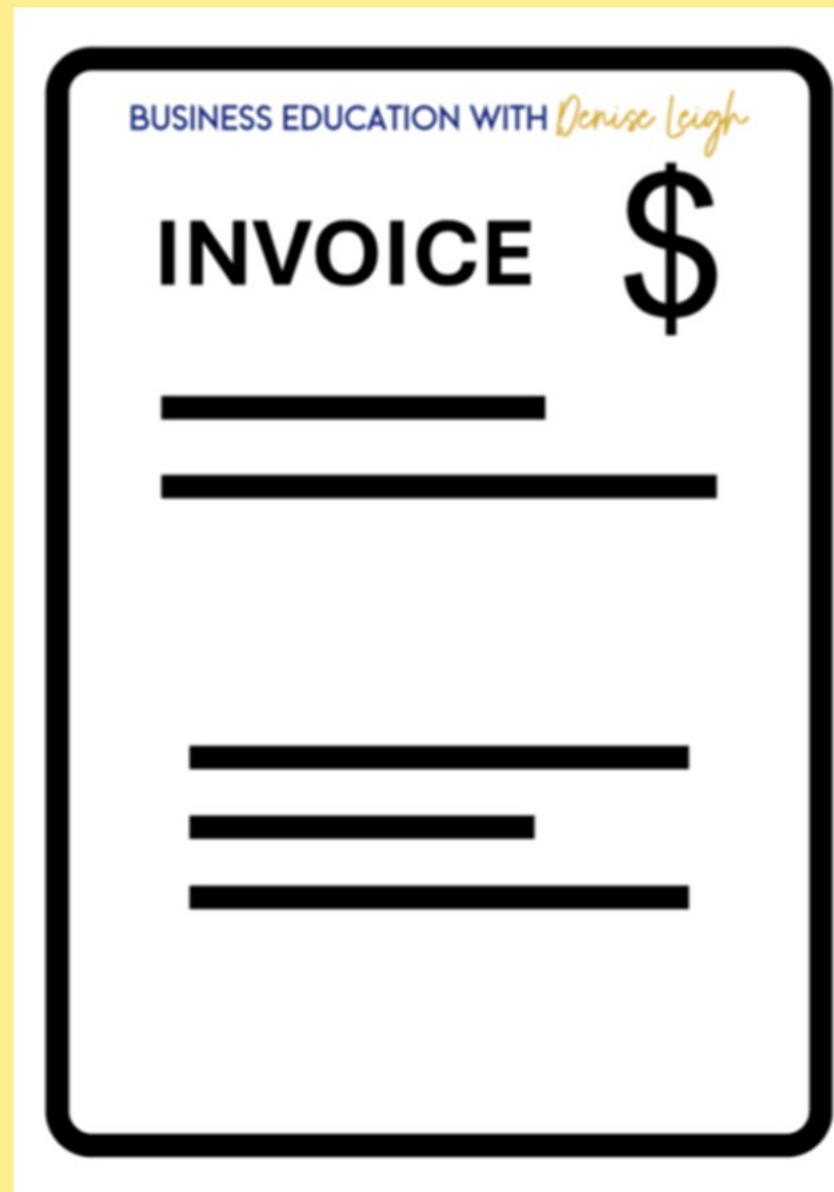
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I accept School District Purchase Orders

Go to www.business-ed.com/purchase-orders to learn how



Frequently Asked Questions:

Q: Why do I need this AP[®] course? I thought College Board was providing all the materials?

A: College Board is just providing the framework, case studies, and the two required projects. I am providing you with the daily lessons to teach the business and personal finance concepts, so students can do the two AP[®] required projects and pass the AP[®] test.

Q: Are these lessons PowerPoints with guided notes?

A: No, this AP[®] course is not death by PowerPoint! These are interactive lessons that you can use multiple ways. Yes, you can present them using teacher-led instruction, if you choose. You can also use them for independent work and/or student-led instruction. Students respond right in the slides using their critical thinking and analytical skills.

WHY IS THIS 'AP[®] BUSINESS W/ PERSONAL FINANCE COURSE' SO GREAT?

- ★ Designed by a veteran business teacher with **28 years of business education experience.**
- ★ **112 NO PREP** Digital Lessons and Activities
- ★ **52-PAGE** Workbook to get students off devices.
- ★ **26-PAGE** Interactive Notebook for fun note taking.
- ★ All AP[®] standards are aligned, cross-walked, & covered.
- ★ Includes **instructional strategy videos** and **teacher tips** from Denise to make implementation easy-peasy!

AP[®] Business w/ Personal Finance Curriculum

Aligned to the NEW 2026-27 College Board AP[®] Standards

What Do You Get?

- ✓ **112 Digital Lessons for Students**
- ✓ **52-Page Printable Workbook (Pencil & Paper)**
- ✓ **A Printable Interactive Notebook (Pencil & Paper)**
- ✓ **Lesson Library to Keep You Organized**
- ✓ **Video Instructions and Teacher Tips from Denise**
- ✓ **Teacher's Keys / Student Examples**
- ✓ **Pacing Guide**
- ✓ **All AP[®] Standards Are Cross-Walked and Covered**



**Designed by a Veteran Business Teacher with
28 years of classroom experience**



Includes an
EASY-TO-NAVIGATE DIGITAL LESSON LIBRARY

So, EVERYTHING is Organized in the Order I Recommend Teaching
and **EASY-TO-FIND** on Your Computer!

Drive

Search in Drive

My Drive > Lesson Library

Type People Modified

Name Owner Last modified File size

NO PREP – READY TO TEACH!

STEP-BY-STEP LESSON SEQUENCE!

TEACH WITH CONFIDENCE!

NO MORE SUNDAY SCARIES!

Name	Owner	Last modified	File size
1. Personal Finance	me	May 2, 2024	me
2. Budgeting	me	May 2, 2024	me
3. Budgeting	me	May 2, 2024	me
4. Personal Finance	me	May 2, 2024	me
5. Personal Finance	me	May 2, 2024	me
6. Personal Finance	me	May 2, 2024	me
7. Personal Finance	me	May 2, 2024	me
8. Grants, and Paying for Schooling and Training	me	May 2, 2024	me
9. Personal Finance	me	May 2, 2024	me
10. Personal Finance	me	May 2, 2024	me
11. Insurance Options	me	May 2, 2024	me
12. Loans and Credit Cards	me	May 2, 2024	me
13. Savings/ Investments/ & Estate Planning	me	May 2, 2024	me
14. Identity Theft	me	May 2, 2024	me
15. Consumer Education	me	May 2, 2024	me
16. FUN ACTIVITIES	me	May 2, 2024	me

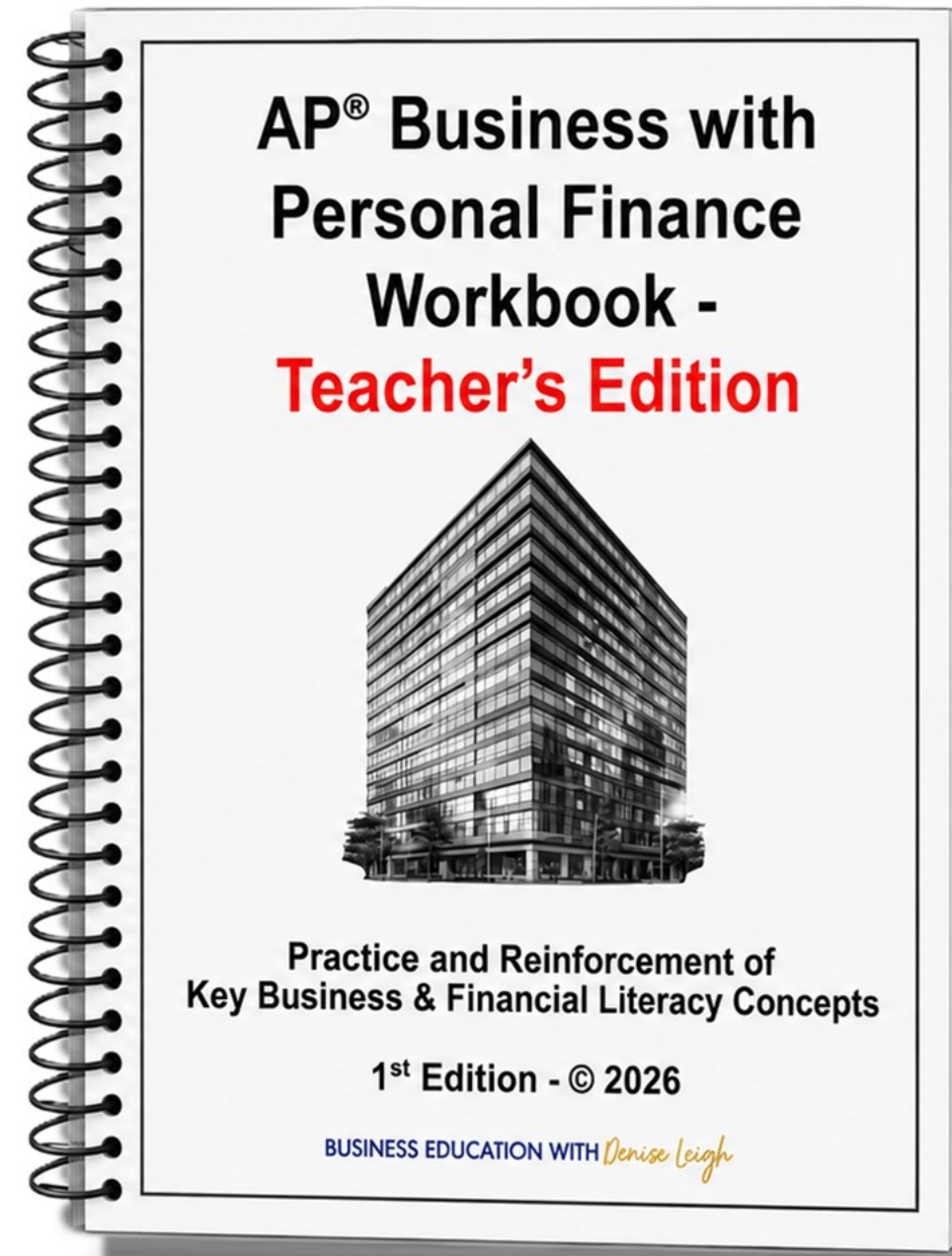
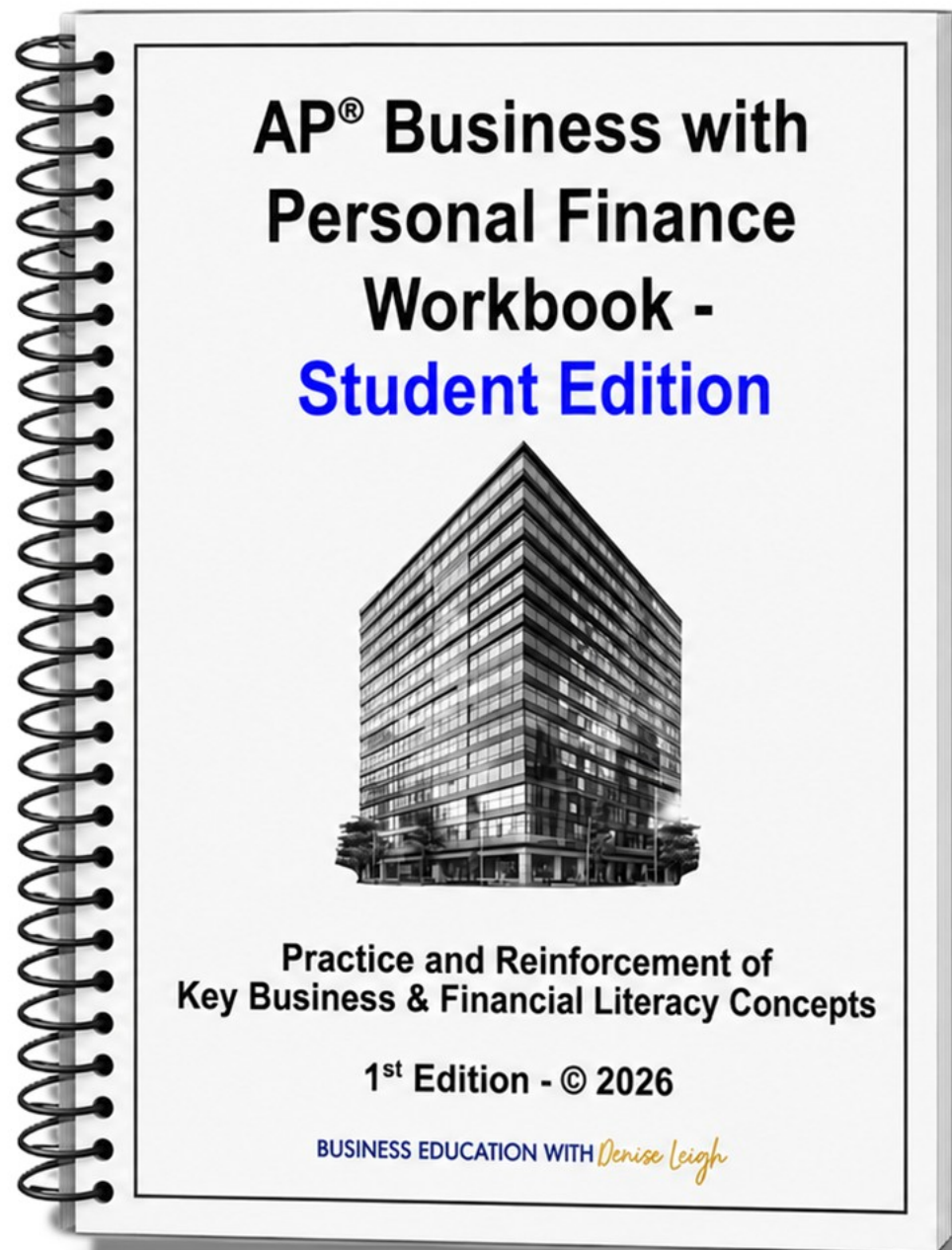
Google or easily convert to Microsoft

A PREVIEW of the LESSON LIBRARY

This is a very small snippet of the Lesson Library to show you how it works and how it's organized to keep you on track!

<p>The AP® Handbook Unit</p>	<p>WB Page 5 - "Markets & Competitive Advantage" WB Page 6 - "Business, Competition, & New Ideas"</p>	<p>15 min</p>	<p>Video</p>		
<p>Unit 1 Businesses, Competition, and New Ideas</p>	<p>Interactive Note Book Page "Markets & Competitive Ad</p>				
<p>The AP® Standard covered</p>	<p>1.3.A.1-7 PEST Analysis Case Study Teacher's Key</p>	<p>30 min</p>	<p>Lessons with Teacher Keys</p>	<p>Objectives/Content Covered</p>	<p><i>Earning Income</i></p>
	<p>*PESTEL Teacher's Key WB Page 7 - "PESTEL Factors"</p>	<p>25 min</p>	<p>PESTEL Factors & the Business Environment (PESTLE is often seen as PESTEL...both are correct) Video</p>	<p>Market Task : Apply the PESTEL framework to evaluate the attractiveness and potential risks of a market.</p>	<p>Students examine how PESTEL factors that impact businesses and markets—such as government policies, economic conditions, societal trends, technology, environmental conditions, and laws—also impact individuals' career opportunities and income.</p>
	<p>1.3.A.7 1.3.B.7-8 *PESTEL Arcade Case Study Teacher's Key</p>	<p>30 min</p>			
<p>The AP® Interactive Notebook Page that goes with the lesson in green</p>	<p>1.3.B.1 1.2.B.1-3 1.3.A.1-4 *Government Impact on Business Teacher's Key WB Page 8 - "The Government & Business"</p>	<p>45 min</p>	<p>The AP® Workbook Page that goes with the Lesson in cyan</p>	<p>Project Link (Follows the AP® Handbook)</p>	
	<p>Interactive Note Book Page "PESTEL Factors & the Business Environme</p>				
	<p>1.4.A.1-2 1.4.B.1-2 1.4.C.1-3 Design Thinking Case Study Teacher's Key WB Page 9 - "Design Thinking" Design Thinking Group Project (put students in groups of 3-4 to complete)</p>	<p>30 min 30 min</p>	<p>How Do Business Ideas Originate? Video</p>	<p>Product Task: Conduct customer interviews to validate the problem, need, or want. Task: Develop a solution to address a potential customer's problem, need, or want. Task: Formulate and test a business hypothesis related to problem-solution fit.</p>	<p><i>Earning Income</i> Students examine how an entrepreneur can generate income by owning and operating their own business. Earning Income 12-11</p>
<p>Pacing Guide</p>	<p>Interactive Note Book Page "How Do Business Ideas Originate?"</p>				
			<p>Instructional Videos from Denise</p>		<p>Personal Finance (Follows the AP® Handbook)</p>

Includes a 52-Page Printable Workbook



Each student will need a printed copy of the
Student Edition of this Workbook

3 Sample Pages from the Workbook

The Lesson Library directs the teacher to the correct page of the appropriate workbook activity.

Design Thinking



Directions: Follow the 10 steps of the Design Thinking Process, but they are **out of order**. Write the numbers 1–10 on the line next to each step to show the correct order.

- Validate the Problem
Check your evidence. Did multiple people mention it? Is it happening often? Do people have enough to want a solution?
- Prototype
Build a basic version people can react to (paper model, flyer, mockup, sample).
- Observe
Watch people in real life. Notice what frustrates them, slows them down, or causes problems.
- Create an MVP (Minimum Viable Product)
Make the smallest, simplest version that still solves the main problem.
- Brainstorm Solutions
Generate many ideas quickly. Don't judge ideas yet—just create.
- Interview
Ask a few people questions one-on-one to understand why they have the problem.
- Test and Improve
Show your prototype/MVP to users. Get feedback and make improvements.
- Identify the Problem
Write a clear statement explaining the need and the reason for the problem.

Wants or Needs

Directions: Read each item. Decide whether it is a **Want** or a **Need**.

- Food _____
- Designer sneakers _____
- Clean drinking water _____
- Concert tickets _____
- Shelter _____
- Video game console _____
- Basic clothing _____
- Smartphone upgrade when your current phone works fine _____
- Medicine prescribed by a doctor _____
- Streaming subscription _____
- Electricity in your home _____
- Toy watch _____
- Medical supplies _____
- Internet access for completing school assignments _____



Goods or Services

Directions: Read each item. Decide whether it is a **Good** or a **Service**.

Streaming subscription _____

THE SUPPLY CHAIN

Order the stages of the supply chain in the order in which they occur.

- _____ Customer
- _____ Factory
- _____ Raw Materials
- _____ Retail
- _____ Supplier
- _____ Distribution

Order the stages of the supply chain in the order in which they occur for processing and selling ice cream.

- _____ Retail (grocery store, ice cream shop)
- _____ Supplier (milk, sugar, fruit, cocoa)
- _____ Distribution (refrigerated trucks / cold chain delivery)
- _____ Factory (ice cream production plant)
- _____ Supplier (dairy farms and ingredient suppliers)



THE WORKBOOK HAS 52 PAGES!

Some **FUN PAGES** in the Workbook

Perfect for Early Finishers, Brain Breaks, or Sub Days!

Consumer Behavior



Savings



Business with Personal Finance



THE WORKBOOK HAS 52 PAGES!

Advertising
Influencers
Motivation

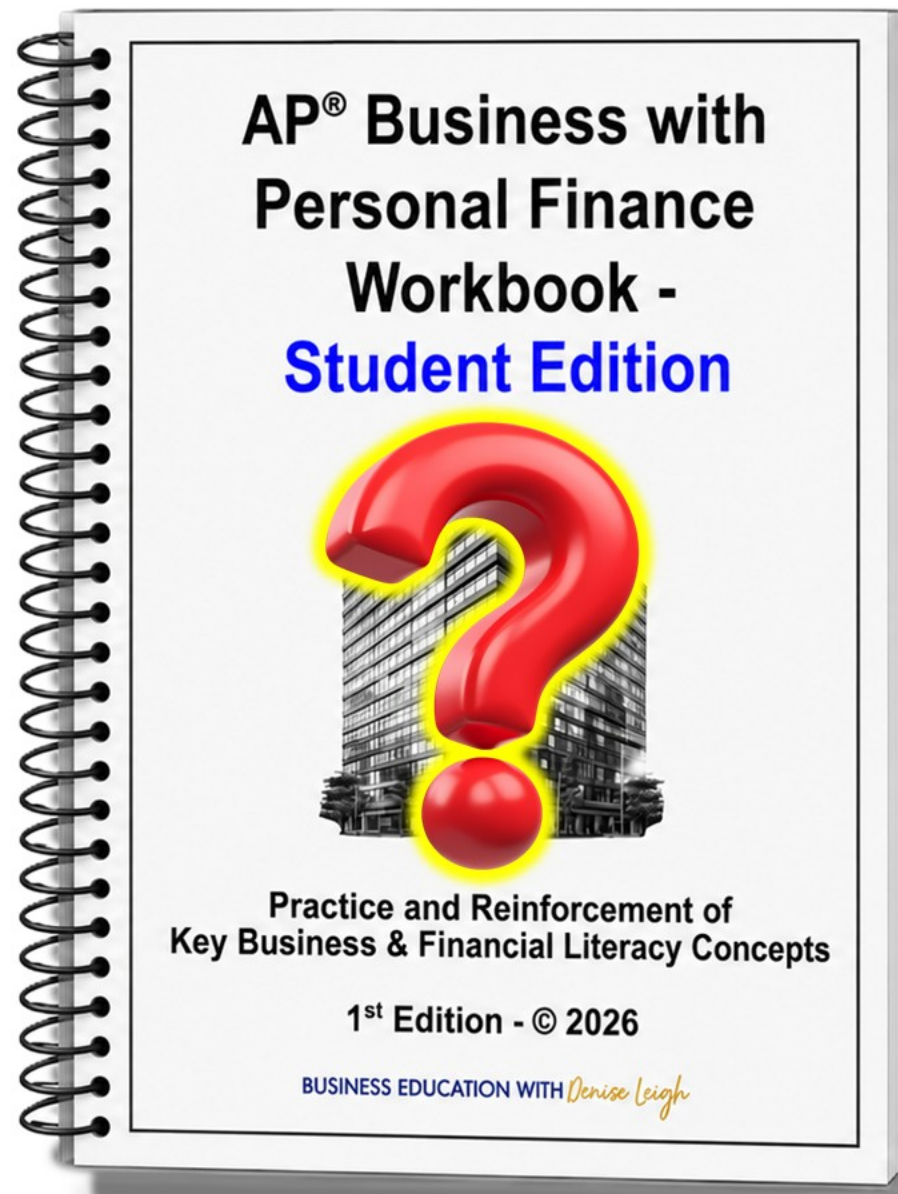
Decisions
Loyalty
Needs
Pricing

Perception
Reviews

money from many people to buy stocks and bonds
with the goal of earning more money
unexpected expenses
on money saved or paid on borrowed money
runs their own business

Budget	Capital
Dividend	Earnings
Finance	Gain
Investment	Leadership
Loss	Management
Retirement	

How Do I Use the Workbook?



You can print and bind it to use the materials as reinforcement exercises for the lessons.

or

You can also print the pages individually and use as assessments or homework. Or in the case of the crosswords and word searches, use for brain breaks or for early finishers.

You do you! 😊

Different Ways To Implement The Workbook?

- 📌 Print and bind as a year-long student workbook
- 📌 Use individual pages as classroom assignments
- 📌 Use activities as formative assessments
- 📌 Assign pages as homework
- 📌 Provide review and reinforcement before quizzes and tests
- 📌 Leave activities for substitute plans
- 📌 Use crossword puzzles and word searches for brain breaks and early finishers

AP® Business with Personal Finance Workbook Student Edition

Value Creation or Value Destruction?

Directions: Read each scenario below. Decide whether it is Value Creation or Value Destruction. Write your answer on the line provided.

- A student earns money from ads on their gaming livestream.
- A student designs a new planner layout to help classmates stay organized.
- A student charges classmates to edit and proofread their essays.

Wants or Needs

Directions: Read each item. Decide whether it is a Want or a Need.

- Food
- Designer sneakers
- Clean drinking water
- Concert tickets
- Shelter
- Video game console
- Basic clothing
- Smartphone upgrade when your current phone is obsolete
- Medicine prescribed by a doctor
- Streaming subscription
- Electricity in your home
- Luxury watch
- School supplies
- Candy
- Internet access for completing school assignments

Markets and Competitive Advantage

Directions: Read each scenario below. Decide whether it is a Market or a Competitive Advantage. Write your answer on the line provided.

- A student starts a business selling handmade bracelets.
- A company produces goods at a lower cost than its competitors.
- The unique features or benefits that set a business apart from competitors are known as a competitive advantage.
- A company that consistently offers better quality or service than its rivals is said to have a competitive advantage.

Businesses, Competition, and New Ideas

Directions: Read each scenario below. Decide whether it is a Business, Competition, or New Idea. Write your answer on the line provided.

- A student starts a business selling handmade bracelets.
- A company produces goods at a lower cost than its competitors.
- The unique features or benefits that set a business apart from competitors are known as a competitive advantage.
- A company that consistently offers better quality or service than its rivals is said to have a competitive advantage.

PESTLE Factor

Directions: Read each scenario below. Decide whether it is a Political (P), Economic (E), Social (S), Technological (T), Environmental (E), or Legal (L) factor. Write the correct abbreviation on the line provided.

- The government increases taxes on small businesses.
- A new social media trend changes what products teenagers want to buy.
- The price of raw materials rises due to inflation.
- A company must follow new workplace safety regulations.
- Advances in artificial intelligence allow businesses to automate customer service.
- A recession causes customers to spend less money.
- Consumers prefer to buy from brands that support social justice causes.
- New laws require businesses to protect customer data and privacy.
- A drought affects the supply of agricultural products.
- The minimum wage is increased by the federal government.
- Online shopping platforms make it easier for small businesses to sell products.
- Climate change increases the need for sustainable products.
- Customers are demanding more environmentally friendly packaging.

The Government and Business

Directions: Read each scenario below. Decide whether the government action is a Mandate (M), Ban (B), or Tax Increase (T). Write the correct abbreviation on the line provided.

- The government offers grants to small businesses that hire recent graduates.
- A new law requires construction companies to provide safety training.
- The city makes it illegal for restaurants to use Styrofoam containers.
- The state increases taxes on tobacco products.
- Businesses receive a tax credit for purchasing energy-efficient equipment.
- The federal government requires car manufacturers to meet fuel efficiency standards.
- A county raises import taxes on foreign steel.
- The government provides financial assistance to farmers affected by drought.

Business Ethics

Directions: Read each scenario below. Decide which department would most likely handle the task described. Choose from Sales & Marketing, Finance, Human Resources, Operations, and Accounting.

- A smaller company surveys teens to find out what colors and styles they want next year.
- A gaming company tests a new app feature before releasing it to make sure users like it.
- A fast-food chain creates a social media campaign to promote a new meal deal.
- A clothing store calculates how much money it made last month and prepares a profit report.
- A company decides whether it can afford to open a new location in another city.
- A factory organizes workers and machines to make sure products are built efficiently and shipped on time.

Stakeholder Internal vs. External

Directions: Read each description below. Decide whether the stakeholder is Internal or External. Write 'W' for Internal or 'E' for External on the line provided.

- The CEO of Nike who helps guide the company.
- Employees who work at a Snapchat store.
- A team of marketing professionals who work for a clothing brand.

ARTISAN PRODUCTION VS MASS PRODUCTION

Directions: Read the scenarios below and decide whether they are artisan or mass produced. Explain why you came to that conclusion.

- Elina owns a small bakery downtown. Every day she bakes fresh bread, using a recipe passed down from her grandmother.
- At the Crown Tech factory, huge automated machines produce thousands of smartphones through massive layers, soldering machines, and bagging robots.
- Liam works in his backyard studio. He carefully crafts individual ceramic mugs, painting a unique design on each one.

The Supply Chain-Word Search

Directions: Find the words related to the supply chain in the word search below.

Customer, Factory, Raw Materials

How Businesses Collect Consumer Data

Directions: Read each scenario below. Decide which method of data collection the business is using. Write the best answer from the list provided.

- A clothing store asks customers to enter their email to receive a discount on their next purchase.
- A company uses social media monitoring to track customer sentiment.
- A company uses a survey to gather customer feedback.
- A company uses a focus group to test a new product.

Identifying Customer Relationship Strategies

Directions: Read each scenario below. Determine which of the 10 customer relationship strategies is being used. Write the strategy name on the line provided.

- A company uses a loyalty program to reward customers.
- A company uses a chatbot to provide customer support.
- A company uses a social media influencer to promote a product.
- A company uses a referral program to attract new customers.

Understanding Markets: Local, Regional, National, and Global

Directions: Read each scenario below. Decide which market the business is operating in. Write the market name on the line provided.

- A local coffee shop serves customers in a small town.
- A regional pizza chain operates in several states.
- A national retail store has locations across the country.
- A global e-commerce company sells products to customers in many countries.

Demographic & Psychographic Characteristics

Directions: Read each scenario below. Decide which demographic or psychographic characteristic is being described. Write the characteristic name on the line provided.

- A company targets young adults with a social media campaign.
- A company targets high-income households with a luxury product.
- A company targets environmentally conscious consumers with a sustainable product.
- A company targets busy professionals with a convenience product.

Behavioral Characteristics

Directions: Read each scenario below. Decide which behavioral characteristic is being described. Write the characteristic name on the line provided.

- A company targets customers who prefer online shopping.
- A company targets customers who value customer service.
- A company targets customers who are price-sensitive.
- A company targets customers who are brand loyal.

Principles of Influence

Directions: Read each scenario below. Decide which principle of influence is being used. Write the principle name on the line provided.

- A company sends a free trial. Then, after the trial ends, they offer a discount on the full version.
- A salesperson compliments your style before suggesting a product.
- A company offers a limited-time discount to encourage purchases.
- A company uses social proof to influence customers.

Market Research: Feasibility, Viability, or Desirability?

Directions: Read each scenario below. Decide whether the business is evaluating Feasibility, Viability, or Desirability. Write your answer on the line provided.

- A local coffee shop surveys 200 customers to see what they would buy if they had a specialty coffee shop.
- A company wants to launch a new product but is unsure if there is a market for it.
- A food truck owner calculates ingredient costs to determine if the business is profitable.
- A gaming company creates a prototype to see if players would enjoy it.

THE SUPPLY CHAIN

Directions: Read each scenario below. Decide which stage of the supply chain is being described. Write the stage name on the line provided.

- A company sources raw materials from a supplier.
- A company manufactures a product in a factory.
- A company distributes a product to a retailer.
- A company sells a product to a customer.

Pricing Strategy

Directions: Read each scenario below. Decide which pricing strategy is being used. Write the strategy name on the line provided.

- A company uses a premium pricing strategy for a luxury product.
- A company uses a penetration pricing strategy to enter a new market.
- A company uses a competitive pricing strategy to match market prices.
- A company uses a dynamic pricing strategy to adjust prices based on demand.

Business Model

Directions: Read each scenario below. Decide which business model is being used. Write the model name on the line provided.

- A company uses a subscription business model.
- A company uses a freemium business model.
- A company uses a direct-to-consumer business model.
- A company uses a multi-sided marketplace business model.

B2B (Business-to-Business)

Directions: Read each scenario below. Decide if the transaction is B2B. Write 'B2B' or 'B2C' on the line provided.

- A company sells office supplies to another company.
- A company sells a car to a customer.
- A company sells a service to another company.
- A company sells a product to a customer.

Savings Accounts

Directions: Read each scenario below. Decide which type of savings account is being described. Write the account name on the line provided.

- A family wants to start saving money for a child's education.
- A person wants to save money for a short-term goal.
- A person wants to save money for an emergency.
- A person wants to save money for retirement.

Choosing the Right Bank

Directions: Read each scenario below. Decide which bank is the best choice for the person based on interest rates, fees, and other factors.

- Maria has \$100 in savings and wants a bank with a high interest rate.
- John wants to open a checking account with no monthly fees.
- Taylor is saving money in case their car breaks down.
- Oliver wants to save money for a long-term goal.

Savings

Directions: Read each scenario below. Decide which principle of influence is being used. Write the principle name on the line provided.

- A company offers a limited-time discount to encourage purchases.
- A salesperson compliments your style before suggesting a product.
- A company uses social proof to influence customers.
- A company uses a referral program to attract new customers.

Accounting & Finance

Directions: Read each scenario below. Decide which accounting or finance concept is being described. Write the concept name on the line provided.

- A company records its sales and expenses.
- A company calculates its profit.
- A company manages its cash flow.
- A company invests in a new project.

Cost of Sales, Operating Expenses, or Cost of Goods Sold?

Directions: Read each scenario below. Decide whether it is a Cost of Sales (COGS), Operating Expense (OE), or Cost of Goods Sold (COGS). Write the correct abbreviation on the line provided.

- A bakery purchases flour, sugar, and eggs.
- A landscaping company pays employee wages.
- A clothing store rents a storefront.
- A coffee shop pays for coffee beans.
- A business pays for advertising.

Balance Sheet Classification

Directions: Read each account. Decide whether it belongs under Assets, Liabilities, or Owner's Equity. Write your answer in the space provided.

- Cash
- Accounts Payable
- Owner's Capital
- Equipment
- Mortgage Payable
- Notes Payable
- Accounts Receivable
- Supplies
- Owner's Equity
- Credit Card Payable
- Building
- Land
- Owner's Investments
- Wages Payable

Calculating Net Worth

Directions: Read each scenario below. Calculate the person's net worth. Write your answer on the line provided.

- Olivia has a checking account with \$2,000 and a car worth \$12,000.
- Mason has a savings account with \$8,000 and a car worth \$12,000.
- Sophia has a checking account with \$3,000 and a car worth \$12,000.

Savings Methods

Directions: Read each scenario. Decide which savings method is being used. Write the method name on the line provided.

- Isabella contributes part of every paycheck to a 403(b) account that she plans to use after she retires.
- Mason uses money from a special account to help pay for a hospital visit and prescription medication.
- Harper set up her bank account to automatically transfer \$40 into savings every payday.
- Elijah's employer offers a retirement account and matches a portion of his contributions.
- Amelia contributes money to an account specifically designed to cover qualified medical expenses.
- Benjamin has his bank automatically move \$20 from checking to savings every Friday.
- Charlotte saves for future healthcare costs using a tax-advantaged account.
- Lucas signs up for a workplace plan that helps him save money for retirement over many years.
- Evelyn uses a banking app that automatically deposits part of her paycheck into a savings account.
- Henry never sees part of his paycheck because it is automatically deposited into an account for his retirement years.

Factors That Affect Investment Returns

Directions: Read each scenario. Decide which factor is affecting the investor's return. Write the factor name on the line provided.

- Marcus sold all of his stocks after seeing a few days of market declines because he was afraid of losing money.
- Olivia's investment account earned \$500 this year, but she had to pay taxes on part of her earnings.
- Ava invested in a mutual fund, but a portion of her earnings was reduced because the fund charged management fees.
- Ethan kept his money in a savings account earning 1%, but prices for everyday goods increased by 3% during the same year.
- Sophia refused to sell a poorly performing stock because she was emotionally attached to the company.
- Liam paid commissions each time he bought and sold investments, reducing his overall profit.
- Oliver made money from an investment, but her gain was smaller after paying capital gains taxes.
- Noah earned a positive return on his investment, but the rising cost of food, gas, and housing reduced his purchasing power.

Benchmarking

Directions: Read each scenario below. Decide which benchmarking method is being used. Write the method name on the line provided.

- A coffee shop compares its sales to other coffee shops in the area.
- A company compares its performance to other companies in the same industry.
- A company compares its performance to a specific company that is considered a leader in the industry.
- A company compares its performance to a specific product or service that is considered a leader in the industry.

PACED Decision-Making Model

Directions: Read each scenario. Identify which part of the PACED decision-making model is being described. Write the part name on the line provided.

- A business notices that its sales have dropped by 20% over the past three months.
- A manager considers lowering prices, creating a rewards program, or launching a new advertising campaign.
- The business compares each option based on cost, customer interest, and potential profit.
- After reviewing all the information, the business decides to launch a new advertising campaign.
- A student wants to earn extra money.
- The student compares the available options.
- A company lists three possible solutions.
- A restaurant owner selects the option that will increase sales the most.
- A business determines that customer service is the most important factor.
- A team ranks each solution and decides on the best one.
- Starbucks is deciding how to increase and expand its rewards program.
- A clothing store compares several options.
- A business owner realizes that profits are declining.
- A fast-food owner chooses to alter the menu.
- A company decides that customer service is the most important factor.

Porter's Five Forces

Directions: Read each scenario. Identify which force is being described. Write the force name on the line provided.

- Customers switch from movie theaters to streaming services.
- Three pizza restaurants in the same town compete for customers.
- A business depends on one supplier for a special ingredient.
- Customers can easily compare prices online before buying.
- A teenager starts a car-washing business because there are no other car washes in the area.
- A student chooses to bring lunch from home instead of buying it at a school cafeteria.
- A popular social media platform offers free ways to reach a large audience.
- Rising supply costs are increasing expenses.
- The company has a strong reputation in the community.
- The business website is difficult to use.
- A new market becomes available for the company's products.
- A large national chain enters the local market.

SWOT Analysis

Directions: Read each statement. Decide whether it is a Strength (S), Weakness (W), Opportunity (O), or Threat (T). Write the correct abbreviation on the line provided.

- A coffee shop is known for excellent customer service.
- A new competitor opens across the street.
- The business has outdated equipment.
- More people are moving into the area, increasing potential customers.
- Employees are highly trained and experienced.
- The business has very little money available for advertising.
- A popular social media platform offers free ways to reach a large audience.
- Rising supply costs are increasing expenses.
- The company has a strong reputation in the community.
- The business website is difficult to use.
- A new market becomes available for the company's products.
- A large national chain enters the local market.

BUY VS RENT

Directions: Read each scenario. Decide whether the person should most likely buy or rent. Write your answer on the line provided.

- Ernie just graduated from college and plans to move to a different city within the next year. She does not know where she wants to live long-term.
- Marcus has a stable job, plans to stay in the same town for many years, and has saved money for a down payment.
- Sophia is starting a new job and wants the flexibility to move if a better opportunity comes along.

AP Business with Personal Finance

Directions: Read each scenario. Identify which concept is being described. Write the concept name on the line provided.

- A company records its sales and expenses.
- A company calculates its profit.
- A company manages its cash flow.
- A company invests in a new project.

Skills or Core Competencies?

Directions: Read each scenario. Decide whether it is a Skill or a Core Competency. Write your answer on the line provided.

- Speaking
- Problem Solving
- Team Building
- Communication
- Leadership
- Decision Making
- Conflict Resolution
- Time Management
- Customer Service
- Financial Literacy
- Entrepreneurship
- Research
- Writing
- Mathematics
- Science
- History
- Art
- Music
- Physical Education
- Health
- Language Learning
- Technology
- Critical Thinking
- Emotional Regulation
- Self-Motivation
- Resilience
- Empathy
- Collaboration
- Adaptability
- Organization
- Attention to Detail
- Time Management
- Communication
- Leadership
- Problem Solving
- Team Building
- Conflict Resolution
- Decision Making
- Customer Service
- Financial Literacy
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- Emotional Regulation
- Self-Motivation
- Resilience
- Empathy
- Collaboration
- Adaptability
- Organization
- Attention to Detail

AP Business with Personal Finance

Directions: Read each scenario. Identify which concept is being described. Write the concept name on the line provided.

- A company records its sales and expenses.
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- A company manages its cash flow.
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AP Business with Personal Finance

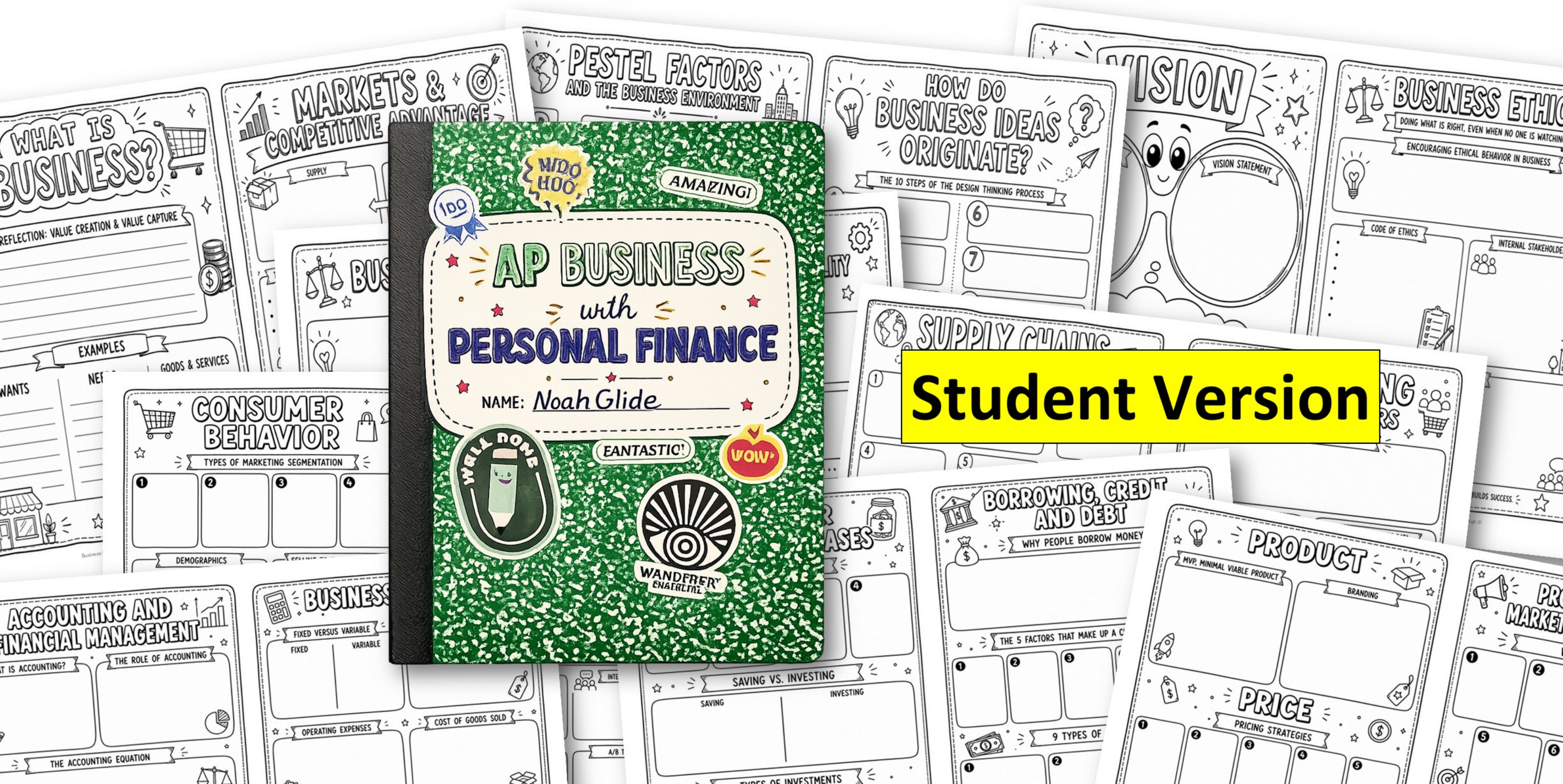
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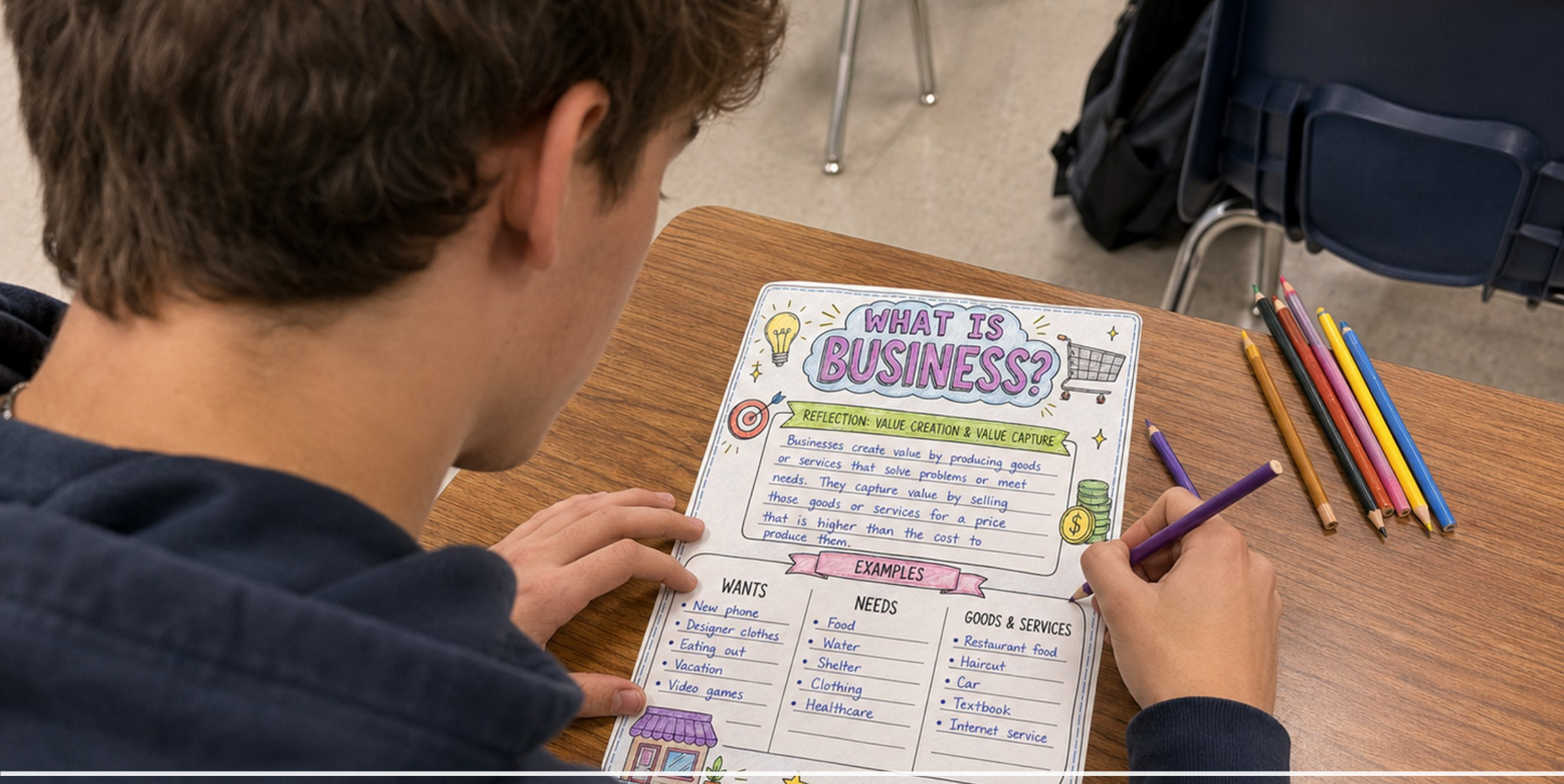
Accounting	Budget	Capital
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Grant	Investment	Leadership
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Hi! My name is Denise Leigh. I have been teaching Business Education for over 25 years! I love collaborating with business educators all over the world. I am a 2022 Pennsylvania Teacher of the Year Finalist and relentless lifetime learner and lover of everything education. Engaging students and connecting them to their world is my jam! Thank you for exploring my resources and sharing my passion for BUSINESS EDUCATION!

Denise Leigh is an expert on student-led instruction. She was featured on CBS Pittsburgh for her City Collaborative™ Project-Based Business Education (PBL) Classroom.

