



Real-World Learning,  
Real-Life Impact:

# A NEW KIND OF BUSINESS COURSE FOR TODAY'S STUDENTS



February 12, 2026 | Webinar



**AP Career  
Kickstart™**  
AP courses that build  
professional career skills

# WELCOME AND INTRODUCTIONS



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# **Course Content and Skills**

Students learn the fundamentals of business along with how to manage their personal finances.

**AP Business with  
Personal Finance**

National Standards for Personal Financial Education

Units		Earning Income	Spending	Saving	Investing	Managing Credit	Managing Risk
1	Businesses, Competition, and New Ideas	\$					
2	Marketing		\$				\$
3A	Personal Saving and Borrowing		\$	\$	\$	\$	
3B	Business Finance and Accounting	\$	\$		\$	\$	\$
4	Management and Strategy	\$					\$
5	Personal Goals, Budgeting, and Investing	\$	\$	\$	\$	\$	\$



# Students develop the skills they'll need for success.

## Business Skills

### Skill Category 1

#### Concept Application 1

Explain business and personal finance concepts, principles, and strategies, and apply them to scenarios.

#### SKILLS

**1.A** Describe business and personal finance concepts, principles, and strategies.

**1.B** Interpret quantitative and qualitative business and personal financial data, performing calculations as appropriate.

**1.C** Using business and personal finance concepts and principles, explain how and why businesses and individuals pursue specific goals, strategies, and actions.

### Skill Category 2

#### Entrepreneurship 2

Identify a market opportunity, and develop and test a product idea designed to address the opportunity.

**2.A** Identify a market opportunity (e.g., a customer problem, need, or want) and develop a product idea to address it.

**2.B** Formulate and test business hypotheses to iterate and improve on a product idea.

**2.C** Explain the desirability, viability, and/or feasibility of a product idea.

## Professional & Leadership Skills

### Skill Category 3

#### Decision Making 3

Describe opportunities or problems, and recommend courses of action to address them.

#### SKILLS

**3.A** Describe internal, market, and external factors that affect a business or individual, and explain how and why they create opportunities and/or problems.

**3.B** Explain how potential courses of action could capitalize on an opportunity or solve a problem for a business or individual.

**3.C** Establish decision-making criteria and use them to systematically evaluate different courses of action a business or individual may take.

**3.D** Recommend a decisive course of action for a business or individual, and support the recommendation with persuasive reasoning and evidence.

### Skill Category 4

#### Communication 4

Create authentic communications appropriate for a specific audience and purpose.

**4.A** Present business and personal financial data (e.g., data visualizations and financial statements) in accurate, precise, and accessible formats targeted for a specific audience and purpose.

**4.B** Create authentic business communications (e.g., surveys, business canvases, and pitches) that are targeted for a specific audience and purpose.

### Skill Category 5

#### Collaboration 5

Work collaboratively with and lead others to accomplish a goal or task.

**5.A** Develop clear, shared team objectives related to a business task or project consistent with a vision, mission, and/or goals.

**5.B** Define clear roles and responsibilities for members of a team working to accomplish a business task or project.

**5.C** Develop and implement effective strategies to motivate individuals and teams to achieve goals related to a business task or project.

**5.D** Follow through on agreed-upon deliverables as a part of a team working to accomplish a business task or project.



**How does the course content and skills align with DECA competitive events?**



# **Course and Exam Design**



# AP brings additional benefits to CTE students and teachers.

## Benefits to Students

- Have the opportunity to earn college credit and/or placement.
- Stand out for college admissions, scholarships, and early career opportunities.
- Receive an additional GPA bump for this AP course (check with your school).
- Satisfy a graduation requirement where applicable.

## Benefits to Teachers

- Join a community of more than 200,000 teachers.
- Free professional development.
- Access to high quality instructional resources.
- Additional paid opportunities - Course Reader, APSI Consultant, Development Committee, Course Champion.
- Strong network of teachers sharing resources.

**Be even more prepared for DECA competitive events with aligned resources!**



# Students use their own experiences making personal financial decisions as the foundation for learning about business.

**Intentional, research-based course design.**

Prompting students to accurately activate relevant prior knowledge enhances comprehension and long-term retention of new concepts (Hattan, Alexander, & Lupo, 2024).

Units 3 and 5



## Saving and Borrowing

Understanding the banking system and how individuals save and borrow prepares students for the more complex concepts of business financing.

Units 3 and 5



## Investing

Understanding stocks and bonds and how businesses use equity and debt financing prepares students to understand the risks and potential rewards of personal investing.

Units 4 and 5



## Decision Making

The PACED model (Problem, Alternatives, Criteria, Evaluation, Decision) is a valuable tool for both personal and business decision making.

Skills: **3.A, 3.B, 3.C, 3.D**

# Three unique elements of the course design bring the course to life.



## Case Studies

- *Narratives about real companies*
- *How leaders made decisions*
- *Connected to course framework*

***Students analyze and make decisions.***



## Business Canvas Project

- *Entrepreneurial project*
- *Student choice*
- *Connected to course framework*

***Students apply concepts and skills.***

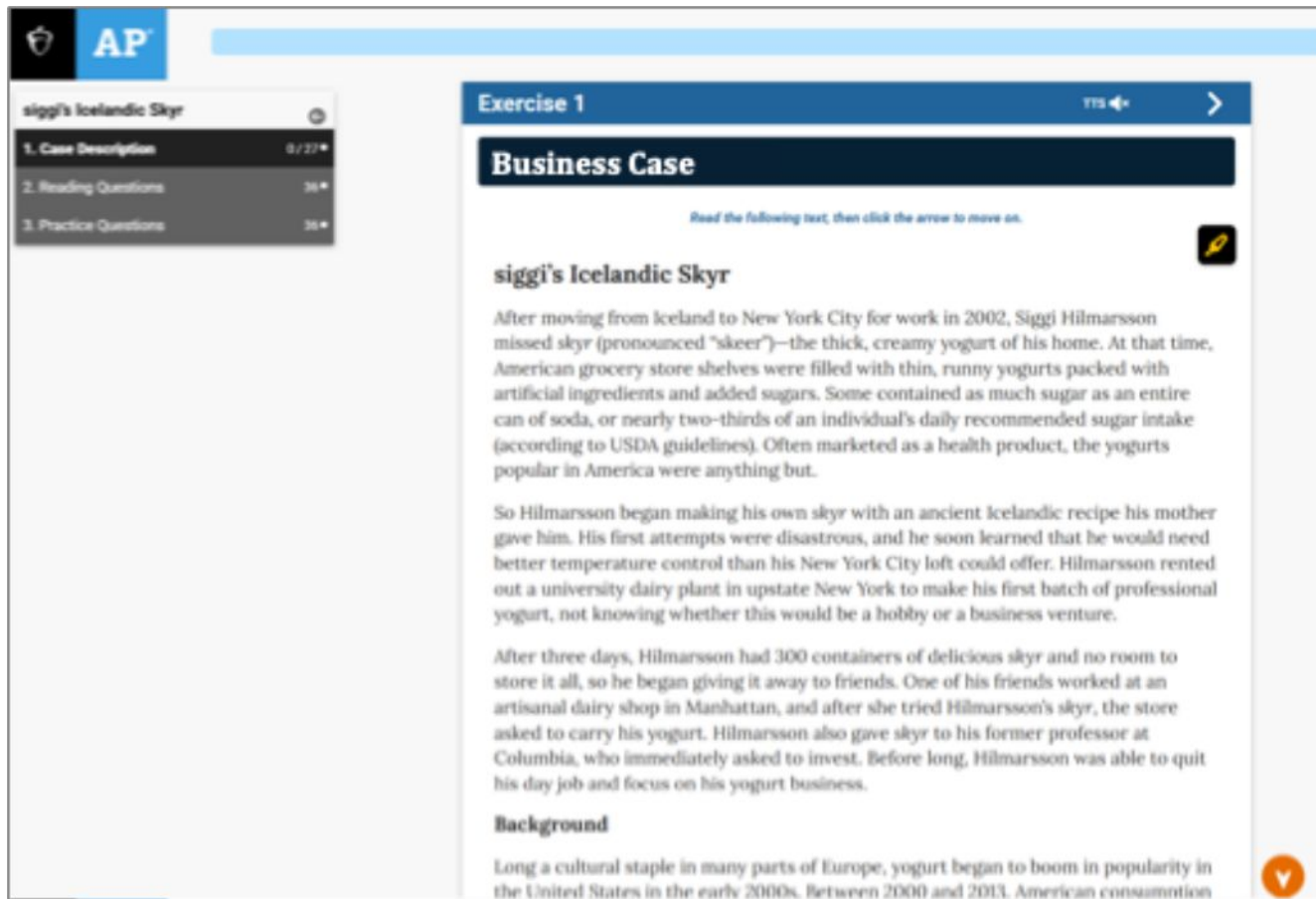


## Financial Advisor Project

- *Culminating project*
- *Student's advice a fictitious household*
- *Connected to course framework*

***Students apply concepts and skills.***

# Students get real-world, everyday business experiences with Case Studies.



## Case Study Method

- Learn what real business leaders did in real business situations.
- Get exposure to different types of businesses and industries.
- Understand different business functions, roles, and careers.
- Use business concepts and frameworks to make business recommendations.

The information contained in the case studies are for educational purposes only. The companies or parties referenced therein are neither affiliated with, nor endorsed by, the AP Program. The companies and parties referenced therein do not endorse the AP Program.



**How have students in your classroom been  
responding to Case Studies?  
How do these Case Studies connect to DECA?**





# Students develop a business idea.



## AP Business Canvas

- 1 What's my product?  
Who's my customer?
- 2 How would I market and  
sell my product?
- 3 How much money would I need to  
start and operate this business?
- 4 How would I know if my idea is  
desirable, viable, and feasible?
- 5 How do I pitch my idea to  
investors?



**How have students in your classroom been responding to Business Canvas Project? How do you see the skills they develop helping them with their DECA competitive events?**



# Students showcase strong money management in the Financial Advisor Project.

## Task 1

Identify the family's goals.



## Task 2

Evaluate the family's budget.



## Task 3

Incorporate tax implications.



## Task 4

Examine insurance decisions.



## Task 5

Create a financial plan that is based on the family's risk tolerance and goals.







**How have students in your classroom been responding to Financial Advisor Project? How do you see the skills they develop helping them with their DECA competitive events?**





# Students sit for a digital exam.

The exam is **2 hours and 40 minutes** long and includes **60 multiple-choice questions** and **four free-response questions**, one of which is an exam-day validation question about the student’s Business Canvas Project.

Section	Question Type	Number of Questions	Timing
I	<b>Multiple Choice Questions</b> <ul style="list-style-type: none"><li>• Business Topics</li><li>• Personal Finance Topics</li></ul>	60	70 minutes
II	<b>Free Response Questions</b> <ul style="list-style-type: none"><li>• Business Canvas Project</li><li>• Personal Finance</li><li>• Business Concept Application</li><li>• Business Decision</li></ul>	4	90 minutes

# **School Implementation**

# Designed for every student who wants to learn valuable skills for high-demand, high-wage careers.



Students who are new to AP, and enjoy hands-on, real-world learning.



Students who are new to CTE, and eager to get an early start with their careers.



Students who've taken other AP courses and are interested in these subjects.



Students who want another year in DECA but also want to take an AP course.

# Course elements appeal to a wide range of students.



## No Prerequisites

Recommended for 9th and 10th grade students. No prerequisite courses are required.



## Projects

Projects allow all students to apply college-level content and skills in an experiential and relevant manner.



## Case Studies

20+ case studies allow students to see themselves in the business leaders of today.



## Any Business Pathway or Career

Depth of content prepares students for success no matter which business pathway or career they choose.



# Easily tailored to fit into CTE Business programs of study.

	Year 1	Year 2	Year 3	Year 4
Option 1 (Level 1 course)	<u>INTRO BUSINESS 1</u> <b>AP Business with Personal Finance</b> + PF Grad Requirement*	Marketing 2 (or Entrepreneurship 2)	Marketing 3 (or Entrepreneurship 3)	Marketing (or Entrepreneurship) Practicum
		Business Mgmt. 2	Business Mgmt. 3	Business Mgmt. Practicum
		Finance/Accounting 2	Finance/Accounting 3	Finance/Accounting Practicum
Option 2 (Level 2 course)	----	<u>CTE 2</u> <b>AP Business with Personal Finance</b> + PF Grad Requirement*	Marketing 3 (or Entrepreneurship 3)	Marketing (or Entrepreneurship) Practicum
			Business Mgmt. 3	Business Mgmt. Practicum
			Business Incubator 1 Virtual Enterprises 1	Business Incubator 2 Virtual Enterprises 2

# Endorsed by DECA and aligned to official programming.



## **Student Performance Indicators**

Course content is aligned with DECA performance indicators.

## **Professional and Career Development**

Course skills complement DECA professional and career development.

## **Competitive Events**

Case studies and projects help prepare students for DECA competitive events.

## **Existing Business Classrooms**

DECA toolkits help integrate the course easily into existing business classrooms.



**What are the top reasons why DECA advisors should be excited to bring this course to their classrooms?**



# Frequently Asked Questions



# Frequently Asked Questions



## AP Business Course

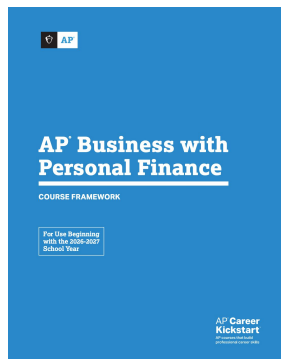
- 1 What costs are involved in offering the course?
- 2 What curriculum must be used for the course?
- 3 Is there a required textbook for the course?
- 4 Is there a special certification needed to teach the course?
- 5 How can I find out who is endorsed to teach this course in my state?

# **Course Adoption**

COMING IN 2026-27

# AP Business with Personal Finance

Designed to prepare all students for college and careers in business.



**Summer  
2025**

Download the AP Course Framework.

Reach out to your  
LEA and/or SEA  
to see what  
course code you  
need to use to  
offer this course

**March 1  
2026**

Download the AP Course and Exam Description.

**Spring  
2026**

AP Course Audit opens for teachers to begin submitting their syllabus.

**Summer  
2026**

AP Summer Institutes are available for the course.

**Fall  
2026**

Schools can offer the course in the 2026-27 academic year.

**May  
2027**

First AP Business with Personal Finance Exam given.



**What's the value proposition for classroom teachers and DECA advisors to teach AP Business with Personal Finance?**





# Stay informed. Fill out the Course Interest Form.



## Course Interest Form

If you would like to learn more about AP Business with Personal Finance, sign up for updates.



# Participant Grant Applications Open in March. Fill out Grant Interest Form now to stay in the loop.

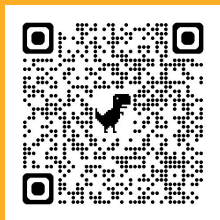
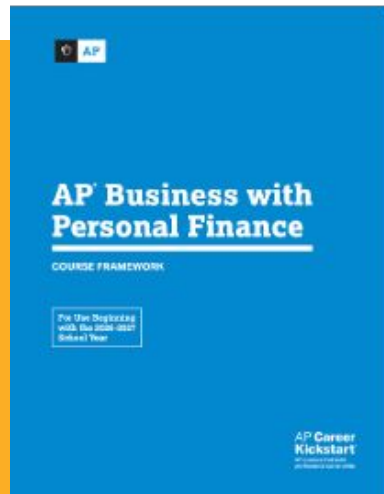


## Grant Interest Form

Grants are available for all first-time teachers of AP Business with Personal Finance, which can cover the registration fees for the AP Summer Institute and AP Workshops throughout the year.

Fill out the interest form now if you are interested in applying for a grant and we will let you know when they open in March.

# Learn more about AP Business with Personal Finance.



**Course  
Framework**

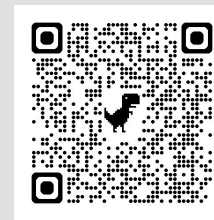
## Course

Reflects key business disciplines and the application of personal finance concepts



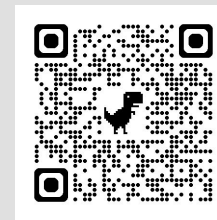
## Exam

Assesses essential skills in management, entrepreneurship, marketing, and finance



## Credential

Help students launch new ventures and thrive in established organizations





# Thank You

**AP<sup>®</sup> Career  
Kickstart<sup>™</sup>**  
AP courses that build  
professional career skills