COMPETITIVE EVENTS TOOLKIT

AP Business with Personal Finance

JULY 2026

CONTENTS

COMPETITIVE EVENTS ANCHOR

PRINCIPLES OF BUSINESS ADMINISTRATION EVENTS

PRINCIPLES OF BUSINESS ADMINISTRATION EVENTS	ALIGNMENT STRENGTH	APBPF REFERENCES	WHAT'S COVERED
Principles of Business Management and Administration PBM *Role-Play*	Moderate	Project 4, Task 3. LO 4.3.A LO 4.3.A.1-4	PACED Model provides an outline by which to analyze a role-play
Principles of Entrepreneurship PEN *Role-Play*	Moderate	Project 1, Task 4. LO 1.4.A — EK 1.4.A.1	Role of an Entrepreneur
Principles of Finance PFN *Role-Play*	Moderate	Project 3, Task 5 — LO 3.3.A — EK 3.3.A.1	Understanding financial transactions
Principles of Hospitality and Tourism PHT *Role-Play*	Moderate	Project 4, Task 3. LO 4.3.A LO 4.3.A.1-4	PACED Model
Principles of Marketing PMK *Role-Play*	Moderate	Project 4, Task 3. LO 4.3.A LO 4.3.A.1-4	PACED Model

TEAM DECISION MAKING EVENTS

TEAM DECISION MAKING EVENTS	ALIGNMENT STRENGTH	APBPF REFERENCES	WHAT'S COVERED
Business Law and Ethics BLTDM *Role-Play*	Moderate	Project 1, Task 6 — — LO 1.6.B — EK 1.6.B.1-3	Respond to ethical dilemmas
Buying and Merchandising BTDM *Role-Play*	Moderate	Project 4, Task 3. LO 4.3.A LO 4.3.A.1-4	PACED Model
Entrepreneurship ETDM *Role-Play*	Moderate	Project 1, Task 4. LO 1.4.A — EK 1.4.A.1/2	Role of an Entrepreneur
Financial Services FTDM *Role-Play*	Moderate	Project 3, Task 5 — LO 3.6.C — EK 3.6.C.1/2	Financial Decision Making
Hospitality Services HTDM *Role-Play*	Moderate	Project 4, Task 3. LO 4.3.A LO 4.3.A.1-4	PACED Model
Marketing Management MTDM *Role-Play*	Moderate	Project 4, Task 3. LO 4.3.A LO 4.3.A.1-4	PACED Model
Sports and Entertainment Marketing STDM *Role-Play*	Moderate	Project 4, Task 3. LO 4.3.A LO 4.3.A.1-4	PACED Model
Travel and Tourism TTDM *Role-Play*	Moderate	Project 4, Task 3. LO 4.3.A LO 4.3.A.1-4	PACED Model

INDIVIDUAL SERIES EVENTS

INDIVIDUAL SERIES EVENTS	ALIGNMENT STRENGTH	APBPF REFERENCES	WHAT'S COVERED
Accounting Applications ACT *Role-Play*	Moderate	Project 3, Task 1 — LO 3.3.A EK 3.3.A.4	Accounting Principles
Apparel and Accessories Marketing AAM *Role-Play*	Moderate	Project 4, Task 3. LO 4.3.A LO 4.3.A.1-4	PACED Model
Automotive Services Marketing ASM *Role-Play*	Moderate	Project 4, Task 3. LO 4.3.A LO 4.3.A.1-4	PACED Model
Business Finance BFS *Role-Play*	Moderate	Project 3, Task 5 — LO 3.3.A — EK 3.3.A.1	Understanding financial transactions
Business Services Marketing BSM *Role-Play*	Moderate	Project 4, Task 3. LO 4.3.A LO 4.3.A.1-4	PACED Model
Entrepreneurship ENT *Role-Play*	Moderate	Project 1, Task 4. LO 1.4.A — EK 1.4.A.1/2	Role of an Entrepreneur

INDIVIDUAL SERIES EVENTS

Event	ALIGNMENT STRENGTH	APBPF REFERENCES	WHAT'S COVERED
Food Marketing FMS *Role-Play*	Moderate	Project 4, Task 3. LO 4.3.A LO 4.3.A.1-4	PACED Model
Hotel and Lodging Management HLM *Role-Play*	Moderate	Project 4, Task 3. LO 4.3.A LO 4.3.A.1-4	PACED Model
Human Resources Management HRM *Role-Play*	Moderate	Project 4, Task 1 — LO 4.1.C — EK 4.1.c.1-4	Developing Employees
Marketing Communications MCS *Role-Play*	Moderate	Project 4, Task 3. LO 4.3.A LO 4.3.A.1-4	PACED Model
Quick Serve Restaurant Management QSRM *Role-Play*	Moderate	Project 4, Task 3. LO 4.3.A LO 4.3.A.1-4	PACED Model
Restaurant and Food Service Management RFSM *Role-Play*	Moderate	Project 4, Task 3. LO 4.3.A LO 4.3.A.1-4	PACED Model
Retail Merchandising RMS *Role-Play*	Moderate	Project 4, Task 3. LO 4.3.A LO 4.3.A.1-4	PACED Model
Sports and Entertainment Marketing SEM *Role-Play*	Moderate	Project 4, Task 3. LO 4.3.A LO 4.3.A.1-4	PACED Model

PERSONAL FINANCIAL LITERACY EVENT

Event	ALIGNMENT STRENGTH	APBPF REFERENCES	WHAT'S COVERED
Personal Financial Literacy PFL *Role-Play*	Moderate	Project 3, Task 1 — — LO: 3.1.A 3.1.B EK All	Personal Finance Concepts

BUSINESS OPERATIONS RESEARCH EVENTS

Event	ALIGNMENT STRENGTH	APBPF REFERENCES	WHAT'S COVERED
Business Services Operations BOR *Prepared Event*	Very Strong	Project 2, Task 2 — — — LO: 2.3.A EK 2.3.A.1/2 — 2.3.B.1-3	Primary and Secondary Research
Buying and Merchandising Operations BMOR *Prepared Event*	Very Strong	Project 2, Task 2 — — LO: 2.3.A EK 2.3.A.1/2 — 2.3.B.1-3	Primary and Secondary Research
Finance Operations FOR *Prepared Event*	Very Strong	Project 2, Task 2 — — — LO: 2.3.A EK 2.3.A.1/2 — 2.3.B.1-3	Primary and Secondary Research
Hospitality and Tourism Operations HTOR *Prepared Event*	Very Strong	Project 2, Task 2 — — — LO: 2.3.A EK 2.3.A.1/2 — 2.3.B.1-3	Primary and Secondary Research
Sports and Entertainment Marketing Operations SEOR *Prepared Event*	Very Strong	Project 2, Task 2 — — — LO: 2.3.A EK 2.3.A.1/2 — 2.3.B.1-3	Primary and Secondary Research

PROJECT MANAGEMENT EVENTS

Event	ALIGNMENT STRENGTH	APBPF REFERENCES	WHAT'S COVERED
Business Solutions Project PMBS *Prepared Event*	Moderate	Project 4, Task 1 — — LO: 4.1.A 4.1.B EK:4.1.A.1 4.1.B.1-3	Management and Communication
Career Development Project PMCD *Prepared Event*	Moderate	Project 4, Task 1 — — LO: 4.1.A 4.1.B EK:4.1.A.1 4.1.B.1-3	Management and Communication
Community Awareness Project PMCA *Prepared Event*	Moderate	Project 4, Task 1 — — LO: 4.1.A 4.1.B EK:4.1.A.1 4.1.B.1-3	Management and Communication
Community Giving Project PMCG *Prepared Event*	Moderate	Project 4, Task 1 — — LO: 4.1.A 4.1.B EK:4.1.A.1 4.1.B.1-3	Management and Communication

PROJECT MANAGEMENT EVENTS	ALIGNMENT STRENGTH	APBPF REFERENCES	WHAT'S COVERED
Financial Literacy Project PMFL *Prepared Event*	Moderate	Project 4, Task 1 — — LO: 4.1.A 4.1.B EK:4.1.A.1 4.1.B.1-3	Management and Communication
Sales Project PMSP *Prepared Event*	Moderate	Project 4, Task 1 — — LO: 4.1.A 4.1.B EK:4.1.A.1 4.1.B.1-3	Management and Communication

ENTREPRENEURSHIP EVENTS	ALIGNMENT STRENGTH	APBPF REFERENCES	WHAT'S COVERED
Innovation Plan EIP *Prepared Event*	Very Strong	Project 1, Task 1 LO:1.1.A, EK 1.1.A.3	Problem/Solution Fit
Start-Up Business Plan ESB *Prepared Event*	Moderate	Project 1, Task 2 LO:1.4.C, EK 1.4.C.1	Markets and Competitive Advantage
Franchise Business Plan EFB *Prepared Event*	Very Strong	Project 1, Task 3 — — LO: 1.3A/B/C EK 1.3.C.1, 1.3.C.2,1.3.C.3	PESTEL created and applied to the creation of a business franchise plan
Independent Business Plan EIB *Prepared Event*	Very Strong	Project 3, Task 4 LO:3.6 EK 3.6.A.1-9	Income Statement for financial section of independent business plan
Business Growth Plan EBG *Prepared Event*	Very Strong	Project 3, Task 3 — LO:3.5, EK 3.5.A.4	Financial Capital
International Business Plan IBP *Prepared Event*	Moderate	Project 1, Task 3 — LO:1.3.A EK 1.3.A.4	Attractiveness and potential risk of a market based on cultural analysis

INTEGRATED MARKETING CAMPAIGN EVENTS	ALIGNMENT STRENGTH	APBPF REFERENCES	WHAT'S COVERED
Integrated Marketing Campaign-Event IMCE *Prepared Event*	Very Strong	Unit 2, Task 5 — — — — LO: 2.7.A/B EK 2.7.A.1-8, 2.7.B.1-3	Develop a Marketing Campaign
Integrated Marketing Campaign-Product IMCP *Prepared Event*	Very Strong	Unit 2, Task 5 — — — — LO: 2.7.A/B EK 2.7.A.1-8, 2.7.B.1-3	Develop a Marketing Campaign
Integrated Marketing Campaign-Service IMCS *Prepared Event*	Very Strong	Unit 2, Task 5 — — — — LO: 2.7.A/B EK 2.7.A.1-8, 2.7.B.1-3	Develop a Marketing Campaign

PROFESSIONAL SELLING AND CONSULTING EVENTS	ALIGNMENT STRENGTH	APBPF REFERENCES	WHAT'S COVERED
Financial Consulting FCE *Prepared Event*	Moderate	Project 5, Task 1 — LO:5.3.A EK 5.3.A.1-7	Financial Goals
Hospitality and Tourism Professional Selling HTPS *Prepared Event*	Very Strong	Project 2, Task 6 — — LO: 2.7A EK:2.7.A.5	Sales Pitch
Professional Selling PSE *Prepared Event*	Very Strong	Project 2, Task 6 — — LO: 2.7A EK:2.7.A.5	Sales Pitch

ONLINE EVENTS	ALIGNMENT STRENGTH	APBPF REFERENCES	WHAT'S COVERED
Stock Market Game SMG *Online Events*	Very Strong	Project 5, Task 4 — — LO: 5.3.B EK 5.3.B.1/3	Evaluating Investment Decisions

USING DECA ROLE PLAYS WITH BUSINESS CASE STUDIES

A Guide for AP Business & DECA Teachers

DECA role plays can be a powerful instructional tool when paired with business case studies. The AP Business with Personal Finance Course Framework emphasizes learning through real-world application, case analysis, and decision making, which aligns naturally with DECA's experiential learning model. Using role plays alongside case studies helps students practice analyzing business challenges and communicating recommendations.

WHY USE ROLE PLAYS WITH CASE STUDIES?

The AP Business framework encourages students to:

- Apply business concepts to real-world scenarios
- Evaluate problems and recommend courses of action
- Communicate ideas clearly to a specific audience

These skills are central to the course's Business Skills and Professional & Leadership Skills, including concept application, decision making, and communication.
DECA role plays allow students to practice these skills by stepping into the role of a business professional solving a real problem.

TWO WAYS TO USE ROLE PLAYS IN THE CLASSROOM

Case Study → Role Play

Best for classes that are new to role plays or focusing on deeper case analysis.

PROCESS

1. Students read the case study individually.
2. As a class, analyze the situation:
    - Identify the business problem and complete case study questions
    - Discuss possible solutions
    - Connect concepts to course content
3. Introduce the DECA role play scenario based on the case.
4. Use DECA current role play guide to discuss role play expectations, timing and evaluations.
5. Students prepare and deliver a short role play presentation

LEARNING OUTCOME

Students develop problem-solving and decision-making skills before learning the formal concepts. This supports the framework emphasis on identifying problems and recommending courses of action for businesses.

BENEFITS FOR STUDENTS

Using role plays with case studies helps students:

- Practice business decision making
- Develop professional communication skills
- Apply course concepts to real businesses
- Gain confidence presenting ideas
- Prepare for DECA competitions and business careers

TEACHER TIP

Keep role plays short and focused. Students do not need to know every concept yet. The goal is to help them practice thinking like a business decision maker.

UNIT 1

BUSINESSES, COMPETITION, AND NEW IDEAS

CASE STUDY	TOPIC	DECA ROLE PLAY VERSION	CATEGORY
BOMBAS	1.1	Bombas DECA Roleplay.docx	Principles of Entrepreneurship
INCREDIBLE HEALTH	1.2	Incredible Health: DECA Roleplay.docx	Principles of Marketing
CORLEY PLUMBING	1.3	Corley Plumbing: DECA Roleplay.docx	Principle of Business Management & Administration
MALALA FLORAL DESIGN	1.4	Malala: DECA Roleplay.docx	Principles of Entrepreneurship
BEE KEEPERS DAUGHTER	1.5	The Beekeepers Daughter: DECA Roleplay.docx	Retail Merchandising Series
PEARSON 1860	1.8	Pearson 1860: DECA Roleplay.docx	Marketing Communication Series

DECA CROSSWALKS

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
1.1.A Identify ways businesses address customers problems, needs, and wants.	1.1.A.1 Businesses produce/distribute products (goods/services); any size; face-to-face or virtual. 1.1.A.2 Customer = purchaser; Consumer = user. 1.1.A.3 Businesses identify problems, needs, wants and develop goods/services (problem-solution fit). Must select customers/problems to serve.	MK:001 — Explain marketing and its importance in a global economy. MK:002 — Describe marketing functions and related activities. MK:014 — Explain factors that influence customer/client/business buying behavior.
1.1.B Distinguish between value creation and value capture.	1.1.B.1 Value = worth/benefit to customers. 1.1.B.2 Value creation = product responds to needs/wants. 1.1.B.3 Value capture = price > cost of production.	PI:002 — Explain factors affecting pricing decisions. EC:004 — Explain the concept of economic utilities created by business activities.
1.2.A Explain how sellers and buyers interact in a market, establishing a market price.	1.2.A.1 Market = space for exchange (local/regional/global). 1.2.A.2 Voluntary exchange, revenue for sellers, value for buyers. 1.2.A.3 Sellers seek higher price; buyers seek lower. 1.2.A.4 Competition/prevailing market price.	EC:005 — Explain the principles of supply and demand. EC:006 — Describe the functions of prices in markets. Explain the concept of competition
1.2.B Develop/evaluate a businesses plan to achieve competitive advantage.	1.2.B.1 Competitive advantage = outperform rivals. 1.2.B.2 Factors: rivals, differentiation, price. 1.2.B.3 Market competitiveness drives strategies. 1.2.B.4 In commodities, efficiency/low price. 1.2.B.5 In differentiated markets ie. quality, service, marketing. 1.2.B.6 Barriers to entry: IP, regulation, startup costs. 1.2.B.7 Monopoly = single business, no competition.	MP:001 — Explain the concept of marketing strategies. PM:003 — Explain the concept of product mix. PM:042 — Describe factors used by marketers to position products/services.
1.3.A Describe the PESTEL factors that shape markets.	1.3.A.1 PESTEL = Political, Economic, Social, Technological, Environmental, Legal. 1.3.A.7 Definitions of each factor.	NF:015 — Conduct an environmental scan to obtain business information. EC:105 — Describe factors that affect the business environment.
1.3.B Explain how PESTEL factors influence business viability and careers.	11.3.B.6 How each factor affects viability. 1.3.B.7 Career opportunities tied to viable businesses. 1.3.B.8 Changes alter job availability.	EC:104 — Discuss the global environment in which businesses operate. EC:107 — Explain how organizations adapt to today's markets.

Hospitality	Entrepreneurship	Business Management	$ Finance
CR:067 — Explain the importance of meeting and exceeding customer/guest expectations. CR:054 — Accommodate special needs/specific requests of customers. MK:008 — Differentiate between service marketing and product marketing.	EC:065 — Identify the impact of small business/ entrepreneurship on market economies. MK:014 — Explain factors that influence customer/client/ business buying behavior. EN:039 — Describe the nature of entrepreneurship.	MK:001 — Explain marketing and its importance in a global economy. MK:002 — Describe marketing functions and related activities. MK:014 — Explain factors that influence customer/client/ business buying behavior.	EC:010 — Explain factors affecting business profit. FL:354 — Explain the role of finance in business. FL:579 — Explain the importance of financial information in decision-making.
PI:029 — Explain the concept of price in the hospitality and tourism industry. PI:001 — Explain the nature and scope of the pricing function.	EC:010 — Identify factors affecting a businesses profit. PI:002 — Explain factors affecting pricing decisions. EC:077 — Describe the concept of economies of scale.	EC:004 — Determine economic utilities created by business activities. EC:010 — Identify factors affecting a business's profit. PI:002 — Explain factors affecting pricing decisions.	FI:548 — Explain how value is created for a company. FI:547 — Discuss external forces affecting a company's value. FI:541 — Explain the nature of financial analysis in business.
EC:136 — Explain the relationship between the economy and hospitality and tourism. CR:052 — Identify factors associated with positive customer experiences.	EC:012 — Explain the concept of competition. EN:004 — Determine opportunities for venture creation. EC:009 — Explain the concept of private enterprise.	EC:005 — Explain the principles of supply and demand. EC:006 — Describe the functions of prices in markets. EC:012 — Explain the concept of competition.	EC:005 — Explain the principles of supply and demand. EC:006 — Describe the functions of prices in markets. FI:569 — Discuss the role of financial markets in the economy.
MP:041 — Explain the use of marketing strategies in hospitality and tourism. PM:246 — Identify product's/ service's competitive advantage.	MP:001 — Explain the concept of marketing strategies. MP:012 — Conduct competitive analysis. MP:018 — Develop marketing plan.	MP:001 — Explain the concept of marketing strategies. MP:012 — Conduct competitive analysis. SM:066 — Discuss managerial considerations in directing.	FI:541 — Explain the nature of financial planning. FI:065 — Set financial goals. FI:356 — Explain the role of ethics in risk management.
NF:287 — Track environmental changes that impact hospitality and tourism. NF:048 — Describe current issues and trends in the hospitality and tourism industry.	NF:015 — Conduct an environmental scan to obtain business information. NF:013 — Describe current business trends.	EC:105 — Describe factors that affect the business environment. NF:015 — Conduct an environmental scan to obtain business information. EC:104 — Discuss global environment in which businesses operate.	EC:109 — Discuss the impact of globalization on business. EC:016 — Describe the nature of global trade. FI:351 — Explain cultural considerations that impact financial services.
OP:658 — Identify environmental sustainability issues in hospitality and tourism. NF:279 — Explain the need for hospitality and tourism business information.	EN:003 — Assess global trends and opportunities for business ventures. SM:011 — Explain external planning considerations.	EC:107 — Explain how organizations adapt to today's markets. PD:297 — Discuss employment opportunities in business management and administration.	EC:107 — Explain how organizations adapt to today's markets. PD:034 — Explain possible advancement patterns in finance careers. PD:035 — Identify skills needed to enhance career progression.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
1.3.C Apply the PESTEL framework to evaluate markets.	1.3.C.1 Businesses identify relevant PESTEL factors. 1.3.C.2 Enter markets aligned with model/resources. 1.3.C.3 Changes in PESTEL impact viability.	MP:008 — Explain the role of situation analysis in the marketing planning process. MP:006 — Explain the nature of marketing planning.
1.4.A Describe strategies entrepreneurs use to generate product ideas.	1.4.A.1 Entrepreneur = individual assumes risk/reward. 1.4.A.2 Strategies: observation, surveys, research, experimentation.	PM:127 — Identify methods/techniques to generate a product idea. PM:128 — Generate product ideas. PM:134 — Identify product opportunities.
1.4.B Describe risk in bringing product to market + why accept risk.	1.4.B.1 Risk = costs/resources, uncertain revenue. 1.4.B.2 Incentives: profit, problem-solving, passion.	EC:011 — Determine factors affecting business risk . SM:075 — Explain the nature of risk management.
1.4.C Apply design-thinking process to business/ product idea.	1.4.C.1 Identify/validate problem via customer research. 1.4.C.2 Develop solution idea (brainstorm, prototype). 1.4.C.3 Validate via MVP and feedback.	IM:284 — Describe methods used to design marketing research studies. IM:281 — Describe options businesses use to obtain marketing research data.
1.5.A Explain how core values/competencies shape decisions.	1.5.A.5 Core values = beliefs; competencies = capabilities. Guide business/individual decisions.	PD:137 — Explain the need for professional and ethical standards in marketing. EI:123 — Describe the nature of ethics.
1.5.B Develop/evaluate vision/mission statement.	1.5.B.1 Vision = concise values/aspirations. 1.5.B.2 Mission = what business does/how. 1.5.B.3 Communicate goals internally/externally.	PD:254 — Determine the nature of organizational goals. EI:060 — Enlist others in working toward a shared vision.
1.5.C Describe goals of businesses, social enterprises, nonprofits.	1.5.C.1 Businesses = profits, growth. 1.5.C.2 Social enterprises = profit + social goals. 1.5.C.3 Nonprofits = serve public good, reinvest surplus.	EC:070 — Explain the role of business in society. EN:041 — Describe small-business opportunities in international trade.
1.6.A Explain how/why businesses encourage ethical behavior.	1.6.A.1 Unethical behavior examples. 1.6.A.2 Encouragement via codes, training, repercussions. 1.6.A.3 Ethics attract customers/employees.	PI:015 — Explain the role of business ethics in pricing. Explain business ethics in product/ service management.

Hospitality	Entrepreneurship	Business Management	$ Finance
NF:281 — Explain sources of secondary hospitality and tourism information. NF:282 — Explain types of primary hospitality and tourism market information.	MP:010 — Conduct SWOT analysis. MP:009 — Conduct market analysis.	SM:010 — Conduct SWOT analysis. SM:065 — Discuss managerial considerations in staffing.	FI:541 — Conduct SWOT analysis for financial institutions. NF:013 — Describe current issues in the finance industry. FI:355 — Assess global trends in finance.
NF:283 — Describe methods used to collect hospitality and tourism business information. PM:128 — Generate product ideas.	EN:001, EN:002, EN:006 — Employ entrepreneurial discovery strategies to generate feasible ideas. EN:006 — Generate venture ideas	EN:001 — Employ entrepreneurial discovery strategies. EN:006 — Generate venture ideas. EN:039 — Describe the nature of entrepreneurship.	FI:354 — Explain the role of finance in entrepreneurship. FI:568 — Discuss sources of capital for entrepreneurs. FI:077 — Discuss methods used to obtain financing.
RM:058 — Discuss the nature of risk control. RM:062 — Discuss the nature of enterprise risk management.	EC:011 — Determine factors affecting business risk. EN:024 — Evaluate risk-taking opportunities. SM:075 — Explain the nature of risk management.	EC:011 — Determine factors affecting business risk. SM:075 — Explain the nature of risk management. RM:062 — Discuss the nature of enterprise risk management.	EC:011 — Determine factors affecting business risk. FI:081 — Explain risk-management strategies. RM:062 — Discuss the nature of enterprise risk management.
NF:237 — Interpret descriptive statistics for business decision making. NF:292 — Prepare written reports for hospitality and tourism decision-making.	EN:029 — Use creative problem-solving in business activities. EN:038 — Determine feasibility of venture ideas. EN:008 — Describe methods used for venture planning.	PD:077 — Demonstrate problem-solving skills. EN:029 — Use creative problem-solving in business activities. PJ:005 — Initiate project.	PD:077 — Demonstrate problem-solving skills in financial decision-making FI:081 — Explain the nature of investment risk. FI:569 — Use creative problem-solving in finance
PD:400 — Discuss the role of ethics in hospitality and tourism. QM:001 — Explain the nature of quality management	EN:044 — Describe the use of business ethics in entrepreneurship. EI:123 — Describe the nature of ethics.	EI:123 — Describe the nature of ethics. EI:131 — Explain the nature of ethical leadership. EI:132 — Model ethical behavior.	FI:355 — Discuss the role of ethics in finance. FI:351 — Describe the role of ethics in financial analysis. EI:022 — Demonstrate honesty and integrity.
PM:206 — Explain the nature of corporate branding. PM:214 — Communicate core values of product/service.	SM:009 — Define business mission. EI:063 — Determine personal vision. SM:008 — Develop company goals/objectives.	SM:009 — Define business mission. EI:063 — Determine personal vision. EI:060 — Enlist others in working toward a shared vision.	SM:009 — Define business mission. SM:008 — Develop company goals/objectives. FI:065 — Set financial goals.
PD:272 — Explain career opportunities in hospitality and tourism. PD:399 — Describe the interdependence of segments of the hospitality and tourism industry.	EN:041 — Describe small-business opportunities in international trade. EC:070 — Explain the role of business in society.	EC:070 — Explain the role of business in society. PD:066 — Explain career opportunities in entrepreneurship.	EC:070 — Explain the role of business in society. PD:066 — Explain career opportunities in finance. FI:355 — Discuss social responsibility in financial services.
PD:400 — Discuss the role of ethics in hospitality and tourism. CR:045 — Explain the nature of guest recovery.	EI:123 — Describe the nature of ethics. EI:124 — Explain reasons for ethical dilemmas. SM:002 — Explain the nature of managerial ethics.	EI:004 — Demonstrate ethical work habits. EI:124 — Explain reasons for ethical dilemmas. EI:123 — Explain the nature of ethics.	FI:355 — Discuss the role of ethics in finance. EI:124 — Explain reasons for ethical dilemmas. EI:131 — Explain the nature of ethical leadership.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	Essential Knowledge	Marketing
1.6.B Explain how leaders respond to ethical dilemmas.	1.6.B.1 Ethical dilemmas = conflicting values/goals. 1.6.B.2 Consider impacts on stakeholders. 1.6.B.3 Evaluate options/greatest benefit or alignment with vision/goals.	EI:125 — Recognize and respond to ethical dilemmas. EI:131 — Explain the nature of ethical leadership.
1.7.A Describe major business organization types.	1.7.A.1 Types: sole proprietorship, partnership, LLC, corporation. 1.7.A.2 Control/profits vs. growth limits. 1.7.A.3 Liability differences. 1.7.A.4 Corporations = more funding, liability separate.	BL:003 — Explain types of business ownership. EC:103 — Explain the organizational design of businesses.
1.7.B Define roles/ responsibilities of sole proprietors/partners.	1.7.B.1 Sole proprietors = multiple roles. 1.7.B.2 Partners divide responsibilities.	EN:040 — Explain role requirements of entrepreneurs and owners.
1.7.C Explain how/why large businesses organize structure.	1.7.C.1 Growth needs specialization 1.7.C.2 Execs oversee vision; managers lead departments. 1.7.C.3 Departments improve efficiency. 1.7.C.4 Outsourcing for efficiency/cost savings.	SM:001 — Explain the concept of management. SM:100 — Explain factors that affect management.
1.7.D Describe roles/ purposes of specialized departments.	1.7.D.1 Sales/Marketing = research, branding, customers. 1.7.D.2 R&D = innovation. 1.7.D.3 Ops = manufacturing/service delivery. 1.7.D.4 Accounting = finances/statements. 1.7.D.5 Finance = secure/manage funds. 1.7.D.6 HR = recruit/train/evaluate staff.	MK:002 — Describe marketing functions and related activities. HR:410 — Discuss the nature of human resources management.
1.8.A Describe factors in developing production process.	1.8.A.1 Processes: artisan vs. mass production. 1.8.A.2 Consider customer priorities, competencies, competition.	OP:017 — Explain the concept of production. OP:163 — Identify quality-control measures.
1.8.B Develop/describe a supply chain plan.	1.8.B.1 Supply chains link production customer. 1.8.B.2 Goods: raw materials, manufacturing, storage and distribution. 1.8.B.3 Services: employees/resources/systems. 1.8.B.4 Consider cost, quality, efficiency, risk.	OP:443 — Explain the concept of supply chain.; OP:444 — Explain the benefits of supply chain collaboration.
1.8.C Explain how competitive advantage influences supply chains.	1.8.C.1 Low price = mass production, cost efficiency. 1.8.C.2 High quality = high-quality resources/methods. 1.8.C.3 Barriers to entry = exclusive supplier agreements.	PI:002 — Explain factors affecting pricing decisions. CM:007 — Coordinate channel management with other marketing activities.

Hospitality	Entrepreneurship	Business Management	$ Finance
EI:125 — Recognize and respond to ethical dilemma. EI:131 — Explain the nature of ethical leadership.	EI:125 — Recognize and respond to ethical dilemmas. EI:131 — Explain the nature of ethical leadership.	EI:125 — Recognize and respond to ethical dilemmas EI:131 — Explain the nature of ethical leadership. EI:005 — Lead change.	EI:125 — Recognize and respond to ethical dilemmas. EI:004—Demonstrate ethical work habits. FI:351 — Explain the role of ethics in accounting.
BL:003 — Explain types of business ownership. HR:452 — Explain labor-relations issues.	BL:003 — Explain types of business ownership. BL:006 — Select form of business ownership.	BL:003 — Explain types of business ownership. SM:064 — Discuss managerial considerations in organizing.	BL:003 — Explain types of business ownership. BL:002 — Describe the nature of legally binding contracts. FI:352 — Discuss the role of corporate governance in finance.
EN:040 — Explain role requirements of entrepreneurs and owners. HR:515 — Discuss issues associated with workplace diversity.	EN:040 — Explain role requirements of entrepreneurs and owners. EN:018 — Explain considerations in making the decision to hire staff.	EN:040 — Explain role requirements of entrepreneurs and owners. BL:002 — Describe the nature of contracts.	EN:040 — Explain role requirements of entrepreneurs and owners. FI:568 — Explain considerations in financing decisions.
SM:066 — Discuss managerial considerations in directing. SM:064 — Explain managerial considerations in organizing.	SM:001 — Explain the concept of management. SM:028 — Describe factors that influence management.	SM:001 — Explain the concept of management. SM:100 — Explain factors that affect management. SM:004 — Describe the nature of managerial control.	SM:001 — Explain the concept of management. SM:100 — Discuss managerial considerations in finance departments. FI:085 — Explain the role of accounting in financial reporting.
HR:410 — Explain the nature of human resources management. PM:095 — Describe services offered by the hospitality and tourism industry.	HR:410 — Discuss the nature of human resources management. MK:002 — Explain marketing functions and related activities.	HR:410 — Discuss the nature of human resources management. MK:002 — Explain marketing functions and related activities. OP:189 — Explain the nature of operations.	FI:354 — Discuss the role of finance in business operations. FI:085 — Explain the nature of accounting HR:410 — Explain the role of human resources in finance.
OP:017 — Explain the concept of production. PM:314 — Explain guarantees in hospitality and tourism.	OP:017 — Explain the concept of production. OP:020 — Describe the role of management in the achievement of quality.	OP:017 — Explain the concept of production. OP:163 — Identify quality-control measures. OP:190 — Discuss the role of ethics in operations.	OP:017 — Explain the concept of production. OP:163 — Identify quality-control measures. FI:091 — Discuss the role of financial analysis in production.
OP:444 — Explain the nature and scope of distribution. OP:529 — Explain the concept of place (distribution) in the hospitality and tourism industry.	OP:443 — Explain the concept of supply chain. OP:303 — Discuss the nature of supply chain management.	OP:443 — Explain the concept of supply chain. OP:477 — Explain the impact of supply chain on business performance. OP:480 — Discuss global supply chain issues.	OP:443 — Explain the concept of supply chain. OP:444 — Explain the benefits of supply chain collaboration, FI:091 — Analyze cash flow in supply chain management.
PM:239 — Evaluate vendors' goods and services. PM:318 — Choose hospitality and tourism vendors.	OP:162 — Evaluate vendors goods and services. PI:002 — Explain factors affecting pricing decisions.	OP:677 — Discuss ethical considerations in supply chain management. OP:479 — Describe supply chain networks. OP:196 — Coordinate activities with other departments.	OP:162 — Evaluate vendors goods and services. FI:541 — Explain factors affecting financial decisions in sourcing. FI:355 — Discuss ethical considerations in finance and supply chain.

DECA

TASK MAP FOR PREPARED EVENTS

	TASK	TIME	BUSINESS CANVAS	BUSINESS OPERATIONS RESEARCH	PROJECT MANAGEMENT	INTEGRATED MARKETING CAMPAIGN
TASK 1	SETTING THE STAGE BY ADDING VALUE	6	Customer (problem validation)	II.A Business Description + II.B Products or Services + II.C Target Market	II.A Statement of the Need/ Opportunity	I. Overview – business opportunity
TASK 2	SOLUTION FIT AND COMPETITIVE ADVANTAGE ANALYSIS	4	Customer + Market	II.C Target Market II.D Current Strategy Overview	II.A Statement of the Need/ Opportunity II.B Project Scope	II. Description (problem, rationale) IV. Campaign Target Market
TASK 3	PESTEL FORCES: ANALYZING THE BIG PICTURE IN BUSINESS	4	Product (differentiation) + Market	II.A Business Description (differentiation)	III.A Project Goals (initial goals tied to differentiation)	II. Description — competitive edge
TASK 4	GUIDING PRINCIPLES: BUILDING MISSION AND VISION	6	Organization (mission/vision)	II.A Business Description (differentiation) V.A Objectives & Rationale	III.A Project Goals (aligned to mission/vision)	II. Description — III. Campaign Objectives
TASK 5	BUSINESS ETHICS AND PROFITS WITH PURPOSE	4	Organization (CSR values)	II.D Current Strategy Relating to Topic	II.B Project Scope (purpose/ benefits)	II. Description — III. Campaign Objectives
TASK 6	FROM RAW TO CUSTOMER READY: THE SUPPLY CHAIN	4	Operations (process, delivery)	II.A Business Description (differentiation)	III.C.i Milestones	II. Description (how product is delivered)
TASK 7	PROBLEM-SOLUTION FIT PITCH	8	Organization + Customer (summary)	Presentation Opening (develop hook)	Presentation Opening (develop hook)	Presentation Opening (develop hook)

INNOVATION PLAN	START-UP BUSINESS PLAN	INDEPENDENT BUSINESS PLAN	BUSINESS GROWTH PLAN	INTERNATIONAL BUSINESS PLAN	FRANCHISE BUSINESS PLAN
II. Business Opportunity — top problems addressed	II. Problem & Business Opportunity — top problems addressed	II. Problem & Business Opportunity — top problems addressed	II. Introduction — current business, products/services, uniqueness	II. Analysis of the International Business Situation — economic/legal & cultural/trade III. Problem — top problems addressed	II. Business History, Background and Objectives III. Business Environment — economic factors/ impact
III. Customer Segments — target customers	III. Customer Segments — target customers	III. Customer Segments — target customers	III. SWOT Analysis — strengths, weaknesses, opportunities, threats	IV. Customer Segments — target customers & buying behavior	V. Present Market — location, customers, pricing, seasonality
IV. Unique Value Proposition — why innovative & need-satisfying	IV. Unique Value Proposition — why different/worth buying IV. Competitive Advantage — cannot be easily copied/bought	IV. Unique Value Proposition — compelling message IV. Competitive Advantage — hard to copy/buy	III. SWOT Analysis — strengths, weaknesses, opportunities, threats	V. Unique Value Proposition — compelling message XII. Competitive Advantage — hard to copy/buy	VI. Competition — competitors with strengths/ weaknesses
I. Overview — one-slide concept/ business model (from Mission & Vision)	I. Overview — one-slide business model (from Mission & Vision)	IV. Unique Value Proposition — compelling message	II. Introduction — current business, products/services, uniqueness (from Mission & Vision)	V. Unique Value Proposition — compelling message	II. Business History, Background and Objectives;
II. Business Opportunity — top problems addressed	II. Problem & Business Opportunity — top problems addressed	II. Problem & Business Opportunity — top problems addressed	III. SWOT Analysis — strengths, weaknesses, opportunities, threats	II. Analysis of the International Business Situation — economic/legal & cultural/trade	III. Business Environment — economic factors/ impact
V. Solution — features that solve the problem	III. Channels — pathways to customers VII. Revenue & Key Metrics — CAC, distribution, HR & other costs	III. Channels — pathways to customers VII. Cost Structure — CAC, distribution, HR & other costs	IV. Five-Year Plan — expansion, new market analysis, marketing plan	IV. Channels — pathways to customers VII. Revenue — CAC, distribution, HR & other costs	IX. Business Resources — equipment, suppliers, QC, org chart
Presentation	Presentation	Presentation	Presentation	Presentation	Presentation

AP TOPIC TO DECA RUBRIC

UNIT 1 AP LESSON TOPIC	DECA EVENT(S)/ CATEGORY	RUBRIC LINES (HIGH-LEVEL)	DECA ADD-ON (10–20 MIN)	DELIVERABLES TO COLLECT	WHERE IT GOES IN DECA (PLAN/ORAL)
Idea to Concept (Problem → Solution)	EIP, EIB, ESB, ENT Series	Product/Service; Market Need; Value to Customer	Write a 1-page concept brief; 80-word elevator pitch using ‘For [segment]…’ frame	1-page Concept Brief (PDF); 80-word pitch text	EIP/EIB/ESB — Product/Service + Value; Oral opener
Primary Research (Survey/ Interviews)	IMCP/IMCS/ IMCE; BOR/ HTOR/SEOR	Research Methods; Analysis; Decision Linkage	Draft 8–10 unbiased items aligned to 3 decisions; Pilot with another team	Survey link + PDF; 1-page Methods & Insights (2–3 charts)	IMC/BOR — Research & Situation Analysis; Series citation in role-plays
Value Proposition Writing	EIP, EIB, ESB, ENT Series	Value to Customer; Differentiation; Benefits	Rewrite 3 features as benefit → proof; Draft final VP sentence	150-word Value to Customer paragraph; F → B → P mini-table	EIP/ESB — Value to Customer; Oral talking point
Situation Analysis (PESTEL + Competitors)	IMC; BOR/ HTOR/SEOR	Market/Situation Analysis; Trends; Competitive Advantage	Fill a 1-page PESTEL with citations; Build a 2x2 competitor map	PESTEL snapshot; Competitor map image	IMC — Situation; BOR — Opportunity; slides 2–3
Company/ Organization + Style Consistency	EIP, EIB, ESB	Company/ Organization; Consistency & Professionalism	Draft mission/ vision/structure; Create a 1-page style guide (terms, fonts, metrics)	Company facts page; Style guide (1 page)	Company/ Organization section; deck consistency
Ethics & Stakeholders (BLTDM practice)	BLTDM; PSE/ FCE	Ethical Reasoning; Stakeholder Impact; Legal/Policy	Build a 5-criterion decision rubric; 5-minute role-play using rubric in rationale	Decision rubric; Role-play notes (2–3 Q&As)	Appendix ethics note; practice for BLTDM/consulting Q&A
Operations Flow + Risks & Metrics	BOR/HTOR/ SEOR; VBC tie-in	Implementation; Operations; KPIs	Sketch one-slide process flow with owners; List top 3 ops risks + mitigations + 3 KPIs	Ops flow slide; Risk register; KPI list with targets	OR implementation section; KPI call-outs in slides
Pitch Timing & Q&A	All oral events	Organization; Professionalism; Q&A	Run a 60–90 sec opener; Capture 5 judge-style questions and draft answers	Opener script; Top-5 Q&A sheet	Front of deck; FAQ appendix starter

AP UNIT AND TASK CONNECTION

	AP BPF TASK	ALIGNED DECA EVENTS	ALIGNMENT STRENGTH	NOTES
TASK 1	Identify and describe a customer's problem, need, or want	Entrepreneurship (ENT), Start-Up Business Plan (ESB), Innovation Plan (EIP)	Very Strong	Directly aligns with DECA's emphasis on identifying a real-world problem as the foundation of high-scoring written events.
TASK 2	Apply PESTEL framework to evaluate market attractiveness	Business Operations Research (BOR), EIB, EFB, Principles of Business Management & Administration	Very Strong	Strong alignment with situational analysis sections in BOR and written events.
TASK 3	Conduct customer interviews to validate problem/need	BOR, ESB, EIP	Very Strong	Primary research is a major differentiator at ICDC—judges expect real data collection, not assumptions.
TASK 4	Develop a solution to address a customer problem	ESB, EIP, Independent Business Plan (IBP)	Very Strong	Core to innovation and feasibility—must clearly connect to the identified problem.
TASK 5	Formulate and test a business hypothesis	BOR, EIB, IBP	Strong	Mirrors DECA's expectation of validating ideas through data and results.
TASK 6	Develop a vision and mission statement	ESB, EIB, IBP	Strong	Evaluated in executive summaries and presentations—should be concise and purposeful.
TASK 7	Develop a production process and supply chain plan	IBP, Buying & Merchandising Team Decision Making (BTDM)	Moderate	Adds depth—stronger projects include operational feasibility, which many teams overlook.

NOTES:

UNIT 2

MARKETING

CASE STUDY	TOPIC	DECA ROLE PLAY VERSION	CATEGORY
TOKEN OF TRUST	2.1	Token of Trust: DECA Roleplay.docx	Business Law and Ethics
GONG CHA	2.2	Gong Cha: DECA Roleplay.docx	Marketing Management
NEW COKE	2.3	New Coke: DECA Roleplay.docx	Marketing Communications Series
SIGGI'S	2.4	siggi's: DECA Roleplay.docx	Buying and Merchandising
SEGA	2.5	Sega: DECA Roleplay.docx	Sports and Entertainment
STANLEY	2.6	Stanley: DECA Roleplay.docx	Buying and Merchandising
HESTIA CONSTRUCTION	2.7	Hestia Construction: DECA Roleplay.docx	Business Services Marketing

DECA CROSSWALKS

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
2.1.A Explain why and how marketers collect customer data.	2.1.A.1 Marketing is all of the activities businesses undertake to identify customers' problems, needs, and wants as well as to promote, sell, and deliver products.	IM:010 — Explain the nature of marketing research. IM:281 — Describe options businesses use to obtain marketing research data (i.e., primary and secondary research). IM:289 — Describe data-collection methods.
2.1.A Explain why and how marketers collect customer data.	2.1.A.2 Customer data helps marketers determine which customers a business should serve, which products to produce, and how to market products effectively and profitably.	IM:373 — Measure market size and composition. MP:006 — Explain the nature of marketing planning. MP:008 — Explain the role of situation analysis in the marketing planning process.
2.1.A Explain why and how marketers collect customer data.	2.1.A.3 Marketers collect demographic and psychographic characteristics for segmentation and decision-making.	IM:382 — Obtain marketing information from online sources. IM:381 — Obtain information from customer databases. IM:333 — Data mine clickstream data using web analytics for marketing information.
2.1.A Explain why and how marketers collect customer data.	2.1.A.4 Businesses collect customer data using subscriber lists, online accounts, click-tracking, apps, social-media monitoring, surveys/interviews, and purchased data.	IM:379 — Monitor and mine sales data. IM:409 — Track environmental changes that impact a business. IM:435 — Monitor competitors' activities.
2.1.B Use market segmentation to identify target customers and develop a customer profile.	2.1.B.1 Market segmentation groups potential customers into segments based on shared demographic and psychographic characteristics.	MP:003 — Explain the concept of market and market identification. MP:028 — Identify ways to segment markets for marketing communications. MP:029 — Describe the nature of target marketing in marketing communications.
2.1.B Use market segmentation to identify target customers and develop a customer profile.	2.1.B.2 Businesses use segmentation to identify target customers—those most likely to purchase because of wants, needs, and preferences.	MP:006 — Explain the nature of marketing planning. MP:007 — Explain the nature of marketing plans. MP:008 — Explain the role of situation analysis in the marketing planning process.
2.1.B Use market segmentation to identify target customers and develop a customer profile.	2.1.B.3 A customer profile personifies a target customer using demographic/psychographic data and wants/needs/preferences.	MP:003 — Explain the concept of market and market identification. IM:299 — Analyze customer behavior. IM:361 — Gather brand information.

Hospitality	Entrepreneurship	Business Management	Finance
IM:486 — Explain the nature of marketing research in the hospitality and tourism industry. IM:487 — Explain the nature of secondary marketing data in hospitality and tourism. IM:488 — Explain the nature of primary marketing research in hospitality and tourism.	IM:010 — Explain the nature of marketing research. IM:012 — Obtain marketing information to guide business decision-making.	MK:001 — Explain marketing and its importance in a global economy. MK:002 — Describe marketing functions and related activities.	FI:579 — Describe the need for financial information. NF:077 — Assess information needs.
MP:046 — Explain the use of marketing strategies in hospitality and tourism. MP:047 — Identify a product's/service's competitive advantage (hospitality and tourism). PM:321 — Explain the role of branding in the hospitality and tourism industry.	MP:006 — Explain the nature of marketing planning. MP:008 — Explain the role of situation analysis in the marketing planning process.	NF:077 — Assess information needs. NF:079 — Evaluate quality and source of information.	FI:546 — Discuss the analysis of a company's financial situation using its financial statements. NF:079 — Evaluate quality and source of information.
IM:392 — Explain the nature of marketing-information management in hospitality and tourism. IM:468 — Monitor daily social-media analytics (hospitality and tourism). IM:381 — Obtain information from customer databases (hospitality context).	IM:381 — Obtain information from customer databases. IM:382 — Obtain marketing information from online sources.	MK:014 — Explain factors that influence customer/client/business buying behavior. NF:078 — Obtain needed information efficiently.	NF:219 — Obtain investment information from online sources. NF:078 — Obtain needed information efficiently.
IM:490 — Describe options hospitality businesses use to obtain marketing research data. IM:491 — Explain the nature of secondary data in hospitality and tourism. IM:492 — Explain the nature of primary data in hospitality and tourism.	IM:379 — Monitor and mine sales data. IM:435 — Monitor competitors activities.	NF:110 — Discuss the nature of information management. OP:441 — Explain information privacy, security, and confidentiality considerations in business.	NF:240 — Describe manual and computerized treasury systems. NF:110 — Discuss the nature of information management.
MP:046 — Explain the use of marketing strategies in hospitality and tourism. IM:487 — Explain the nature of secondary marketing data in hospitality and tourism. IM:488 — Explain the nature of primary marketing research in hospitality and tourism.	MP:003 — Explain the concept of market and market identification. MP:028 — Identify ways to segment markets for marketing communications.	MK:014 — Explain factors that influence customer/client/business buying behavior. NF:078 — Obtain needed information efficiently.	FI:075 — Describe types of financial-services providers. MK:014 — Explain factors that influence customer/client/business buying behavior.
MP:046 — Explain the use of marketing strategies in hospitality and tourism. PM:321 — Explain the role of branding in the hospitality and tourism industry. PR:431 — Explain the nature of promotion in the hospitality and tourism industry.	MP:006 — Explain the nature of marketing planning. MP:007 — Explain the nature of marketing plans.	MK:019 — Demonstrate connections between company actions and results. NF:079 — Evaluate quality and source of information.	CO:208 — Develop communication plans based on customer preferences. MK:019 — Demonstrate connections between company actions and results.
IM:392 — Explain the nature of marketing-information management in hospitality and tourism. IM:299 — Analyze customer behavior (hospitality and tourism). PR:431 — Explain the nature of promotion in the hospitality and tourism industry.	MP:031 — Explain factors used by marketers to position products/services. IM:299 — Analyze customer behavior.	CO:084 — Employ communication styles appropriate to target audience. NF:081 — Store information for future use.	CO:207 — Initiate correspondence with customers regarding market activity. CO:084 — Employ communication styles appropriate to target audience.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
2.1.B Use market segmentation to identify target customers and develop a customer profile.	2.1.B.4 Profiles guide product, pricing, and promotion choices that appeal to the target efficiently.	PR:003 — Identify the elements of the promotional mix. PI:002 — Explain factors affecting pricing decisions. PR:003 — Explain the concept of product mix.
2.1.C Describe the purpose of building customer relationships and develop a plan to build customer relationships.	2.1.C.1 Businesses build relationships via personalized service, loyalty programs, and customer feedback; social media amplifies reach.	IM:410 — Track performance of promotional activities. IM:430 — Monitor online brand and reputation. PR:319 — Explain the nature of word of mouth (WOM) strategies.
2.1.C Describe the purpose of building customer relationships and develop a plan to build customer relationships.	2.1.C.2 Strong relationships reduce acquisition cost because satisfied customers refer others.	PR:363 — Discuss the role of customer voice in word of mouth strategies. IM:468 — Monitor daily social media analytics. IM:429 — Monitor competitors' promotional efforts.
2.1.C Describe the purpose of building customer relationships and develop a plan to build customer relationships.	2.1.C.3 Relationships increase lifetime value via loyalty and repeat purchases.	PM:138 — Evaluate customer experience. PM:126 — Build corporate brands. IM:411 — Track trends (e.g., social, buying, social media, advertising agency, etc.).
2.1.D Explain how collecting/using customer data may make customers vulnerable to privacy infringement, identity theft, and fraud and create risks for businesses.	2.1.D.1 Collecting/storing customer data (searches, purchases, credit-card numbers, social-media posts, location) may violate privacy.	OP:174 — Explain security considerations in marketing research. PR:101 — Describe the regulation of promotion. IM:428 — Assess appropriateness of marketing research for the problem/issue.
2.1.D Explain how collecting/using customer data may make customers vulnerable to privacy infringement, identity theft, and fraud and create risks for businesses.	2.1.D.2 Inadequate data security exposes consumers/businesses to breaches, fraud, and identity theft.	OP:429 — Maintain security of marketing data. IM:382 — Obtain marketing information from online sources. IM:373 — Measure market size and composition.
2.1.D Explain how collecting/using customer data may make customers vulnerable to privacy infringement, identity theft, and fraud and create risks for businesses.	2.1.D.3 Balance personalization benefits against risks to customers and brand reputation.	PR:099 — Describe the use of business ethics in promotion. PI:017 — Explain legal considerations for pricing. MP:008 — Explain the role of situation analysis in the marketing planning process.

Hospitality	Entrepreneurship	Business Management	Finance
PM:321 — Explain the role of branding in the hospitality and tourism industry. PI:091 — Explain factors affecting pricing decisions in hospitality and tourism. PR:431 — Explain the nature of promotion in the hospitality and tourism industry.	PR:003 — Identify the elements of the promotional mix. PI:002 — Explain factors affecting pricing decisions.	SM:063 — Discuss the nature of managerial planning. MK:001 — Explain marketing and its importance in a global economy.	FI:768 — Perform budgetary cost analysis (e.g., direct, indirect, sunk, differential). SM:063 — Discuss the nature of managerial planning.
CR:067 — Demonstrate a customer service mindset (hospitality and tourism). CR:028 — Maintain positive customer relations (hospitality and tourism). IM:468 — Monitor daily social-media analytics (hospitality and tourism).	PR:319 — Explain the nature of word of mouth (WOM) strategies. IM:430 — Monitor online brand and reputation.	CR:003 — Explain the nature of positive customer relations. CR:030 — Build and maintain relationships with customers.	CR:035 — Conduct securities/investments lectures, seminars, forums to attract potential clients. CR:003 — Explain the nature of positive customer relations.
CR:043 — Follow procedures for handling difficult customers (hospitality and tourism). CR:044 — Anticipate future customer needs (hospitality and tourism). CR:045 — Resolve customer complaints (hospitality and tourism).	PR:363 — Discuss the role of customer voice in WOM strategies. IM:468 — Monitor daily social media analytics.	CR:005 — Reinforce service orientation through communication. CO:205 — Describe the impact of a person's social media brand on organizational objectives.	CO:209 — Update the client on events/changes impacting portfolio. CR:004 — Demonstrate a customer service mindset.
CR:046 — Handle service problems in hospitality and tourism. PM:321 — Explain the role of branding in hospitality and tourism. IM:411 — Track social/buying/media trends (hospitality and tourism).	PM:138 — Evaluate customer experience. PM:126 — Build corporate brands.	CR:001 — Identify company's brand promise. SM:004 — Describe the nature of managerial control.	FI:547 — Discuss external forces affecting a company's value. CR:001 — Identify company's brand promise.
BL:065 — Discuss the nature of law and ethics (hospitality and tourism). OP:174 — Explain security considerations in marketing research. PR:431 — Explain the nature of promotion in the hospitality and tourism industry (compliance awareness).	OP:174 — Explain security considerations in marketing research. PR:101 — Describe the regulation of promotion.	OP:441 — Explain information privacy, security, and confidentiality considerations in business. NF:111 — Explain the role of ethics in information management.	BL:105 — Discuss laws and regulations governing the securities and investments industry. OP:441 — Explain information privacy, security, and confidentiality considerations in business.
OP:174 — Explain security considerations in marketing research. IM:392 — Explain the nature of marketing-information management in hospitality and tourism. IM:468 — Monitor digital metrics with data-governance considerations (hospitality and tourism).	OP:154 — Identify potential security issues. OP:155 — Establish policies to protect company information and intangibles.	OP:517 — Comply with strategies for protecting business' digital assets. OP:518 — Comply with strategies to protect digital customer data.	OP:268 — Post transaction data to accounting, compliance, and investment systems. OP:190 — Discuss the role of ethics in operations.
CR:028 — Maintain positive customer relations (hospitality and tourism). PR:431 — Explain the nature of promotion in the hospitality and tourism industry (ethical communications). PI:090 — Explain legal considerations for pricing in hospitality and tourism.	PR:099 — Describe the use of business ethics in promotion. PI:017 — Explain legal considerations for pricing.	EC:106 — Explain the nature of business ethics. SM:075 — Explain the nature of risk management.	FI:351 — Discuss the role of ethics in accounting. EC:106 — Explain the nature of business ethics.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
2.2.A Explain why and how consumers make buying decisions.	2.2.A.1 Consumers buy to meet needs/wants; rival choices are influenced by price, features, availability, and advertising.	MK:014 — Explain factors that influence customer/ client/business buying behavior. PR:001 — Explain the role of promotion as a marketing function. PM:003 — Explain the concept of product mix.
2.2.A Explain why and how consumers make buying decisions.	2.2.A.2 Some purchases follow rational evaluation; many routine purchases are habitual and depend on information costs.	IM:062 — Explain techniques for processing marketing data. IM:191 — Explain the use of descriptive statistics in marketing decision making. IM:371 — Interpret qualitative research findings.
2.2.A Explain why and how consumers make buying decisions.	2.2.A.3 Personal factors (age, income, lifestyle) shape needs/wants and affordability.	IM:299 — Analyze customer behavior. MP:003 — Explain the concept of market and market identification. MP:006 — Explain the nature of marketing planning.
2.2.A Explain why and how consumers make buying decisions.	2.2.A.4 Psychological factors (values, perceptions, learning, motivations) influence attitudes and willingness to buy.	PR:003 — Identify the elements of the promotional mix. PR:316 — Explain the marketing communications development process. IM:469 — Monitor/measure customer buzz.
2.2.A Explain why and how consumers make buying decisions.	2.2.A.5 Social/cultural factors (peers, family, norms, media) shape what is acceptable to buy.	PR:319 — Explain the nature of WOM strategies. PR:312 — Explain considerations in developing viral marketing campaigns. PR:321 — Explain the use of celebrities/influencers as a WOM strategy.
2.2.A Explain why and how consumers make buying decisions.	2.2.A.6 Situational influences (service design, timing, availability) create conditions that encourage/ discourage buying.	PR:225 — Determine advertising reach of media. PR:009 — Calculate media costs. IM:410 — Track performance of promotional activities.
2.2.B Describe the impact of legal and technological factors on consumer purchasing patterns.	2.2.B.1 A purchasing pattern is a consumer's routine for timing, frequency, and quantity; shaped by residence/work, income, and family/friends' patterns.	IM:382 — Obtain marketing information from online sources. IM:409 — Track environmental changes that impact a business. MP:013 — Explain the nature of sales forecasts.
2.2.B Describe the impact of legal and technological factors on consumer purchasing patterns.	2.2.B.2 Consumer-protection and data-privacy laws affect behavior and business practices.	PR:101 — Describe the regulation of promotion. PI:017 — Explain legal considerations for pricing. OP:174 — Explain security considerations in marketing research.

Hospitality	Entrepreneurship	Business Management	$ Finance
MK:014 — Explain factors that influence customer/client/business buying behavior (hospitality context). PR:431 — Explain the nature of promotion in the hospitality and tourism industry. PM:321 — Explain the role of branding in hospitality and tourism.	MK:014 — Explain factors that influence customer/client/business buying behavior. PR:001 — Explain the role of promotion as a marketing function.	MK:014 — Explain factors that influence customer/client/business buying behavior. EC:006 — Describe the functions of prices in markets.	FI:058 — Explain forms of financial exchange (cash, credit, debit, EFT, etc.). MK:014 — Explain factors that influence customer/client/business buying behavior.
IM:392 — Explain the nature of marketing-information management in hospitality and tourism. IM:371 — Interpret qualitative research findings (hospitality examples). IM:191 — Explain descriptive statistics for decision making (hospitality).	IM:062 — Explain techniques for processing marketing data. IM:191 — Explain the use of descriptive statistics in marketing decision making.	NF:079 — Evaluate quality and source of information. NF:278 — Draw conclusions based on information analysis.	FI:062 — Explain the time value of money. NF:079 — Evaluate quality and source of information.
IM:299 — Analyze customer behavior (hospitality and tourism). IM:487 — Explain the nature of secondary marketing data (hospitality and tourism). IM:488 — Explain the nature of primary marketing research (hospitality and tourism).	IM:299 — Analyze customer behavior. MP:003 — Explain the concept of market and market identification.	MK:014 — Explain factors that influence customer/client/business buying behavior. NF:081 — Store information for future use.	FI:061 — Describe sources of income and compensation. MK:014 — Explain factors that influence customer/client/business buying behavior.
PR:431 — Explain the nature of promotion in the hospitality and tourism industry. PR:312 — Explain considerations in developing viral marketing campaigns (hospitality). IM:468 — Monitor/measure social media "buzz" (hospitality).	PR:316 — Explain the marketing communications. development process. IM:469 Monitor/measure customer buzz.	EI:007 — Explain the nature of effective communications. MK:014 — Explain factors that influence customer/client/business buying behavior.	FI:349 — Discuss the nature of investment risk. EI:007 — Explain the nature of effective communications.
PR:431 — Explain the nature of promotion in the hospitality and tourism industry. PR:321 — Explain the use of celebrities/influencers as a WOM strategy (hospitality). PR:333 — Identify strategies for attracting targeted audience to website (hospitality).	PR:319 — Explain the nature of WOM strategies. PR:321 — Explain the use of celebrities/influencers as a WOM strategy.	CR:019 — Adapt communication to the cultural and social differences among clients. EC:110 — Explain cultural considerations that impact global business relations.	PD:234 — Discuss considerations in selecting a securities sales agent. CR:019 — Adapt communication to the cultural and social differences among clients.
PR:225 — Determine advertising reach of media (hospitality applications). PR:009 — Calculate media costs. IM:410 — Track performance of promotional activities.	PR:225 — Determine advertising reach of media. PR:009 — Calculate media costs.	OP:189 — Explain the nature of operations. CO:092 — Choose and use appropriate channel for workplace communication.	OP:266 — Discuss the functions of operations departments in securities and investments. OP:189 Explain the nature of operations.
IM:382 — Obtain marketing information from online sources (hospitality). IM:409 — Track environmental changes that impact a business (travel trends, regulations). MP:013 — Explain the nature of sales forecasts (hospitality).	IM:382 — Obtain marketing information from online sources. MP:013 — Explain the nature of sales forecasts.	NF:013 — Describe current business trends. NF:015 — Conduct an environmental scan to obtain business information.	NF:221 — Track business-environment changes that impact financial results. NF:013 — Describe current business trends.
PR:101 — Describe the regulation of promotion (hospitality compliance). BL:065 — Discuss the nature of law and ethics (hospitality and tourism). OP:174 — Explain security considerations in marketing research.	PR:101 — Describe the regulation of promotion. OP:174 — Explain security considerations in marketing research.	EC:008 — Determine the relationship between government and business. OP:441 — Explain information privacy, security, and confidentiality considerations in business.	BL:105 — Discuss laws and regulations governing the securities and investments industry. EC:008 — Determine the relationship between government and business.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
2.2.B Describe the impact of legal and technological factors on consumer purchasing patterns.	2.2.B.3 Technology and innovation change how customers search, compare, and purchase travel/hospitality services.	PR:100 — Describe the use of technology in the promotion function. PI:016 — Explain the use of technology in the pricing function. IM:382 — Obtain marketing information from online sources.
2.2.C Evaluate sales tactics that draw upon Cialdini's principles of influence, and develop a sales tactic.	2.2.C.1 Marketers apply principles such as scarcity, authority, consensus, liking, reciprocity, and consistency.	PR:003 — Identify the elements of the promotional mix. PR:117 — Explain considerations affecting global promotion. PR:316 — Explain the marketing communications development process.
2.2.C Evaluate sales tactics that draw upon Cialdini's principles of influence, and develop a sales tactic.	2.2.C.2 Scarcity: limited-time/quantity offers create urgency (e.g., room availability messages).	PR:001 — Explain the role of promotion as a marketing function. PR:003 — Identify the elements of the promotional mix.
2.2.C Evaluate sales tactics that draw upon Cialdini's principles of influence, and develop a sales tactic.	2.2.C.3 Authority: endorsements by experts or emphasizing provider credentials.	PR:164 — Explain the nature of online advertising (e.g., email, search, social, display, mobile). PR:277 — Describe referral programs that can be used to build brand/promote products.
2.2.C Evaluate sales tactics that draw upon Cialdini's principles of influence, and develop a sales tactic.	2.2.C.4 Consensus: promote positive customer feedback/social proof.	PR:321 — Explain the use of celebrities/influencers as a word-of-mouth strategy. PR:323 — Explain the use of product placement.
2.2.C Evaluate sales tactics that draw upon Cialdini's principles of influence, and develop a sales tactic.	2.2.C.5 Liking: feature relatable people; build rapport.	IM:469 — Monitor/measure customer "buzz". PR:319 — Explain the nature of word-of-mouth (WOM) strategies.
2.2.C Evaluate sales tactics that draw upon Cialdini's principles of influence, and develop a sales tactic.	2.2.C.6 Reciprocity: free trials/samples/ gifts encourage purchases (e.g., complimentary upgrades/perks).	PR:416 — Write promotional content for use on the business's website. PR:417 — Write promotional content for use in social media.
2.2.C Evaluate sales tactics that draw upon Cialdini's principles of influence, and develop a sales tactic.	2.2.C.7 Consistency: appeal to identity/ self-image for loyalty and repeat behavior.	PR:165 — Explain the nature of email marketing tactics. PR:164 — Explain the nature of online advertising (e.g., email, search, social, display, mobile).

🌐 Hospitality	Entrepreneurship	Business Management	$ Finance
PR:100 — Describe the use of technology in the promotion function (hospitality). IM:382 — Obtain marketing information from online sources. CM:001 — Explain the nature of channels of distribution (online travel agencies, direct booking).	PR:100 — Describe the use of technology in the promotion function. CM:001 — Explain the nature of channels of distribution.	NF:003 — Identify ways that technology impacts business. NF:083 — Explain the role of information systems.	NF:217 — Discuss the impact of technology on securities and investments. NF:003 — Identify ways that technology impacts business.
PR:431 — Explain the nature of promotion in the hospitality and tourism industry. PR:316 — Explain the marketing-communications development process. PR:333 — Identify strategies for attracting targeted audience to website.	PR:003 — Identify the elements of the promotional mix. PR:316 — Explain the marketing communications development process.	EI:012 — Persuade others. CO:147 — Explain the nature of effective verbal communications.	CO:207 — Initiate correspondence with customers regarding market activity. EI:012 — Persuade others.
PR:164 — Explain the nature of online advertising (hospitality examples). PR:365 — Explain the use of social media for digital marketing. PR:277 — Describe referral programs used to build brand/promote products.	PR:001 — Explain the role of promotion as a marketing function. PR:164 — Explain the nature of online advertising.	CO:031 — Write persuasive messages. EI:012 — Persuade others.	PD:232 — Describe licensing exams required to sell securities and other financial products. CO:031 — Write persuasive messages.
PR:321 — Explain the use of celebrities/influencers as a WOM strategy. PR:323 — Explain the use of product placement (travel content). PR:399 — Describe participation factors evaluated by event sponsors/speakers.	PR:321 — Explain the use of celebrities/influencers as a WOM strategy. PR:323 — Explain the use of product placement.	CO:025 — Make oral presentations. EI:108 — 'Sell' ideas to others.	CO:209 — Update the client on events/changes impacting portfolio. CO:025 — Make oral presentations.
IM:468 — Monitor/measure social media "buzz". IM:410 — Track performance of promotional activities. PR:431 — Explain the nature of promotion in the hospitality and tourism industry.	IM:468 — Monitor/measure social media buzz. IM:410 — Track performance of promotional activities.	CO:205 — Describe the impact of a person's social media brand on organizational objectives. NF:079 — Evaluate quality and source of information.	NF:224 — Translate research findings into actionable investment recommendations. CO:205 — Describe the impact of a person's social media brand on the achievement of organizational objectives.
PR:416 — Write promotional content for use on the website. PR:417 — Write promotional content for use in social media. PR:418 — Repurpose promotional content for multiple platforms.	PR:416 — Write promotional content for use on the website. PR:417 — Write promotional content for use in social media.	CR:029 — Develop rapport with customers. EI:033 — Exhibit cultural sensitivity.	CR:034 — Follow up on the completion of the transaction. CR:029 —customers.
PR:301 — Discuss types of direct mail tactics. PR:165 — Explain the nature of email marketing tactics. PR:164 — Explain the nature of online advertising.	PR:301 — Discuss types of direct mail tactics. PR:165 — Explain the nature of email marketing tactics.	CR:003 — Explain the nature of positive customer relations. CO:016 — Explain the nature of effective written communications.	FI:625 — Apply for a consumer loan. CR:003 — Explain the nature of positive customer relations.
PR:431 — Explain the nature of promotion in hospitality and tourism. IM:299 — Analyze customer behavior. PR:328 — Explain website-development process.	PR:165 — Explain the nature of email marketing tactics. IM:299 — Analyze customer behavior.	EI:060 — Enlist others in working toward a shared vision. EI:059 — Motivate team members.	FI:783 — Make responsible financial decisions. EI:060 — Enlist others in working toward a shared vision.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
2.2.C Evaluate sales tactics that draw upon Cialdini's principles of influence, and develop a sales tactic.	2.2.C.8 Unity: build a sense of community (memberships, guest clubs, co-creation).	PR:333 — Identify strategies for attracting a targeted online audience to the business's website. PR:366 — Explain the use of video/images for digital marketing.
2.3.A Explain why businesses use market research.	2.3.A.1 Market research reduces uncertainty and supports evidence-based decisions.	IM:010 — Explain the nature of marketing research. IM:012 — Obtain marketing information to guide business decision-making. IM:428 — Assess appropriateness of marketing research for the problem/issue.
2.3.A Explain why businesses use market research.	2.3.A.2 Validity, reliability, and bias affect the usefulness of research findings.	IM:292 — Describe methods used to design marketing research studies (i.e., descriptive, exploratory, causal). IM:293 — Describe types of sampling plans (e.g., probability, non-probability). IM:371 — Interpret qualitative research findings.
2.3.B Demonstrate the use of secondary-source research.	2.3.B.1 Use credible publications, industry reports, and databases to answer hospitality marketing questions.	IM:435 — Explain the nature of secondary data. IM:382 — Obtain marketing information from online sources. IM:409 — Track environmental changes that impact a business.
2.3.B Demonstrate the use of secondary-source research.	2.3.B.2 Conduct competitive and industry analysis using secondary sources.	IM:435 — Explain the nature of secondary data. IM:430 — Monitor online brand and reputation. IM:435 — Monitor competitors' activities.
2.3.B Demonstrate the use of secondary-source research.	2.3.B.3 Perform environmental scanning to identify trends and risks.	IM:409 — Track environmental changes that impact a business. MP:008 — Explain the role of situation analysis in the marketing planning process. MP:013 — Explain the nature of sales forecasts.
2.3.C Demonstrate the use of primary-source research.	2.3.C.1 Choose appropriate research methods and instruments for the question.	IM:284 — Describe the use of diaries/journals in marketing research. IM:285 — Describe the use of test marketing. IM:289 — Describe data-collection methods (e.g., observations, interviews, online surveys).

Hospitality	Entrepreneurship	Business Management	$ Finance
PR:333 — Identify strategies for attracting targeted audience to website. PR:281 — Describe the use of blogging for marketing communications. PR:366 — Explain the use of video/images for digital marketing.	PR:333 — Identify strategies for attracting a targeted online audience to the business's website. PR:366 — Explain the use of video/images for digital marketing.	EI:061 — Maintain collaborative partnerships with colleagues. EI:130 — Collaborate with others.	PD:231 — Describe the role and responsibilities of individuals in the securities and investments industry. EI:061—Maintain collaborative partnerships with colleagues.
IM:486 — Explain the nature of marketing research in hospitality and tourism. IM:392 — Explain the nature of marketing-information management in hospitality and tourism. IM:428 — Assess appropriateness of marketing research for the problem/issue.	IM:010 — Explain the nature of marketing research. IM:428 — Assess appropriateness of marketing research for the problem/issue.	NF:077 — Assess information needs. NF:013 — Describe current business trends.	FI:546 — Discuss the analysis of a company's financial situation using its financial statements. NF:077 — Assess information needs.
IM:292 — Describe methods used to design marketing research studies (descriptive, exploratory, causal). IM:293 — Describe types of sampling plans (probability, non-probability). IM:371 — Interpret qualitative research findings (hospitality).	IM:292 — Describe methods used to design marketing research studies. IM:293 — Describe types of sampling plans (probability, nonprobability).	NF:079 — Evaluate quality and source of information. NF:093 — Interpret statistical findings.	FI:352 — Explain the use of technology in accounting. NF:079 — Evaluate quality and source of information.
IM:491 — Explain the nature of secondary data in hospitality and tourism. IM:382 — Obtain marketing information from online sources. IM:409 — Track environmental changes that impact a business.	IM:435 — Explain the nature of secondary data. IM:382 — Obtain marketing information from online sources.	NF:015 — Conduct an environmental scan to obtain business information. NF:014 — Monitor internal records for business information.	FI:276 — Explain information that can be obtained from financial statements. NF:015 — Conduct an environmental scan to obtain business information.
IM:491 — Explain the nature of secondary data in hospitality and tourism. IM:430 — Monitor online brand and reputation (hospitality). IM:435 — Monitor competitors' activities.	IM:435 — Explain the nature of secondary data. IM:430 — Monitor online brand and reputation.	NF:015 — Conduct an environmental scan to obtain business information. SM:100 — Explain factors that affect management.	FI:281 — Interpret financial ratios significant to investors. NF:015 — Conduct an environmental scan to obtain business information.
IM:409 — Track environmental changes that impact a business. MP:046 — Explain the use of marketing strategies in hospitality and tourism. MP:013 — Explain the nature of sales forecasts.	IM:409 — Track environmental changes that impact a business. MP:013 — Explain the nature of sales forecasts.	NF:015 — Conduct an environmental scan to obtain business information. SM:075 — Explain the nature of risk management.	FI:547 — Discuss external forces affecting a company's value. NF:015 — Conduct an environmental scan to obtain business information.
IM:492 — Explain the nature of primary data in hospitality and tourism. IM:284 — Describe research methods (e.g., diaries/journals, surveys). M:285 — Describe the use of test marketing.	IM:289 — Describe data collection methods. IM:285 — Describe the use of test marketing.	NF:110 — Discuss the nature of information management. NF:077 — Assess information needs.	NF:241 — Describe the nature of Extensible Business Reporting Language (XBRL). NF:110 — Discuss the nature of information management.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
2.3.C Demonstrate the use of primary-source research.	2.3.C.2 Design samples and recruit respondents ethically.	IM:293 — Describe types of sampling plans (e.g., probability, non-probability). IM:025 — Explain the role of ethics in marketing-information management. IM:183 — Explain privacy issues in marketing-information management.
2.3.C Demonstrate the use of primary-source research.	2.3.C.3 Collect, clean, and process data; summarize with appropriate statistics.	IM:062 — Explain techniques for processing marketing data. IM:191 — Explain the use of descriptive statistics in marketing decision making. IM:297 — Derive insights from quantitative data.
2.3.C Demonstrate the use of primary-source research.	2.3.C.4 Visualize findings and prepare decision-ready reports.	IM:463 — Use data visualization for marketing information. IM:298 — Prepare marketing research briefings. IM:469 — Monitor/measure customer “buzz” (to evaluate results).
2.4.A Describe the stages in the product development process.	2.4.A.1 Generate product ideas using observation, brainstorming, and research.	PM:127 — Identify methods/techniques to generate a product idea. PM:128 — Generate product ideas. PM:134 — Identify product opportunities.
2.4.A Describe the stages in the product development process.	2.4.A.2 Screen and evaluate ideas for feasibility and strategic fit.	PM:039 — Explain product-mix strategies. MP:006 — Explain the nature of marketing planning. MP:020 — Explain the concept of marketing plans.
2.4.A Describe the stages in the product development process.	2.4.A.3 Develop and test concepts/prototypes with target customers.	PM:136 — Demonstrate procedures for developing product concepts. IM:284 — Describe methods used to design marketing research studies (i.e., concept tests). IM:285 — Describe the use of test marketing.
2.4.A Describe the stages in the product development process.	2.4.A.4 Prepare for commercialization: packaging, labeling, production, launch.	PM:024 — Explain the nature of product/service management. PM:297 — Explain the role of packaging in the product mix. PR:003 — Identify the elements of the promotional mix.
2.4.B Develop and evaluate branding strategies.	2.4.B.1 Define/manage brand identity (name, logo, style, promise) for hospitality offerings.	PM:206 — Explain the nature of corporate branding. PM:021 — Explain the role of brand in marketing. PM:214 — Communicate core values of product/service.

Hospitality	Entrepreneurship	Business Management	Finance
IM:293 — Describe types of sampling plans. IM:025 — Explain the role of ethics in marketing-information management. IM:183 — Explain privacy issues in marketing-information management.	IM:293 — Describe types of sampling plans). IM:183 — Explain privacy issues in marketing information management.	NF:111 — Explain the role of ethics in information management. EC:106 — Explain the nature of business ethics.	FI:351 — Discuss the role of ethics in accounting. NF:111 — Explain the role of ethics in information management.
IM:062 — Explain techniques for processing marketing data. IM:191 — Explain the use of descriptive statistics in decision making. IM:297 — Derive insights from quantitative data.	IM:062 — Explain techniques for processing marketing data. IM:191 — Explain the use of descriptive statistics in decision making.	NF:093 — Interpret statistical findings. NF:235 — Use data analysis software.	NF:222 — Interpret descriptive statistics for investment decision making. NF:093 — Interpret statistical findings.
IM:463 — Use data visualization for marketing information. IM:298 — Prepare marketing research briefings. IM:468 — Monitor/measure social media “buzz” (hospitality).	IM:463 — Use data visualization for marketing information. IM:298 — Prepare marketing research briefings.	CO:204 — Use data visualization techniques (e.g., infographics, heat-maps, dynamic model outputs). CO:091 — Write executive summaries.	NF:224 — Translate research findings into actionable investment recommendations. CO:204 — Use data visualization techniques (e.g., infographics, heat-maps, dynamic model outputs).
PM:081 — Explain the nature of product/service management in hospitality and tourism. PM:127 — Identify methods/techniques to generate a product idea. PM:128 — Generate product ideas.	PM:127 — Identify methods/techniques to generate a product idea. PM:128 — Generate product ideas.	PD:012 — Demonstrate appropriate creativity. SM:001 — Explain the concept of management.	FI:509 — Discuss the nature of pro format statements. PD:012 — Demonstrate appropriate creativity.
PM:039 — Explain product-mix strategies. MP:046 — Explain the use of marketing strategies in hospitality and tourism. MP:020 — Explain the concept of marketing plans.	PM:039 — Explain product mix strategies. MP:006 — Explain the nature of marketing planning.	SM:063 — Discuss the nature of managerial planning. NF:278 — Draw conclusions based on information analysis.	FI:769 — Perform responsibility center budgeting (cost, profit, investment, revenue). SM:063 — Discuss the nature of managerial planning.
PM:136 — Demonstrate procedures for developing product concepts. IM:285 — Describe the use of test marketing. IM:284 — Describe the use of diaries/journals in marketing research.	PM:136 — Demonstrate procedures for developing product concepts. IM:285 — Describe the use of test marketing.	OP:001 — Develop project plan. PJ:006 — Prepare work breakdown structure (WBS).	FI:280 — Explain fundamental analysis used in making investment decisions. OP:001 — Develop project plan.
PM:024 — Explain the nature of product/service management. PM:297 — Explain the role of packaging in the product mix. PR:431 — Explain the nature of promotion in the hospitality and tourism industry.	PM:024 — Explain the nature of product/service management. PM:297 — Explain the role of packaging in the product mix.	OP:158 — Explain the nature of project management. OP:520 — Monitor projects and take corrective actions.	FI:449 — Analyze transactions and accounts. OP:519 — Plan project.
PM:321 — Explain the role of branding in the hospitality and tourism industry. PM:021 — Explain the role of brand in marketing. PM:214 — Communicate core values of product/service.	PM:206 — Explain the nature of corporate branding. PM:021 — Explain the role of brand in marketing.	CR:001 — Identify company’s brand promise. CO:203 — Adapt written correspondence to targeted audiences.	CO:208 — Develop communication plans based on customer preferences. CR:001 — Identify company’s brand promise.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
2.4.B Develop and evaluate branding strategies.	2.4.B.2 Position the brand relative to competitors based on differentiators.	PM:042 — Describe factors used by marketers to position products/services. PM:206 — Explain the nature of corporate branding. MP:031 — Explain factors used by marketers to position products/services.
2.4.B Develop and evaluate branding strategies.	2.4.B.3 Protect brand assets and manage brand equity.	PM:207 — Protect corporate branding. PM:276 — Manage brand identity. PM:040 — Explain the role of ethics in product/service management.
2.4.C Explain marketing strategy across the product life cycle (PLC).	2.4.C.1 Introduction: build awareness; establish distribution; choose skimming vs. penetration pricing.	PR:001 — Explain the role of promotion as a marketing function. CM:001 — Explain the nature of channels of distribution. PI:002 — Explain factors affecting pricing decisions.
2.4.C Explain marketing strategy across the product life cycle (PLC).	2.4.C.2 Growth: expand distribution; differentiate features; adjust price as competition rises.	CM:003 — Explain considerations in channel-management decisions. PM:003 — Explain the concept of product mix. PI:001 — Explain the nature and scope of the pricing function.
2.4.C Explain marketing strategy across the product life cycle (PLC).	2.4.C.3 Maturity: reinforce brand, manage promotions, optimize product line.	PR:003 — Identify the elements of the promotional mix. PM:039 — Explain product-mix strategies. M:410 — Track performance of promotional activities.
2.4.C Explain marketing strategy across the product life cycle (PLC).	2.4.C.4 Decline: harvest/divest/reposition; manage remaining channels.	PM:039 — Explain product-mix strategies. CM:007 — Coordinate channel management with other marketing activities. MP:018 — Develop marketing plan.
2.5.A Develop and evaluate a pricing strategy.	2.5.A.1 Explain cost-based, value-based, and competition-based pricing approaches.	PI:001 — Explain the nature and scope of the pricing function. PI:002 — Explain factors affecting pricing decisions. EC:006 — Describe the functions of prices in markets.
2.5.A Develop and evaluate a pricing strategy.	2.5.A.2 Use introductory/penetration pricing to build awareness and market share.	PI:002 — Explain factors affecting pricing decisions. MP:006 — Explain the nature of marketing planning. PR:001 — Explain the role of promotion as a marketing function.

Hospitality	Entrepreneurship	Business Management	$ Finance
PM:042 — Describe factors used by marketers to position products/services. PM:321 — Explain the role of branding in the hospitality and tourism industry. MP:047 — Identify a product's/service's competitive advantage.	PM:042 — Describe factors used by marketers to position products/services. MP:031 — Explain factors used by marketers to position products/ services.	SM:100 — Explain factors that affect management. MK:001 — Explain marketing and its importance in a global economy.	FI:548 — Explain how value is created for a company. SM:100 — Explain factors that affect management.
PM:207 — Protect corporate branding. PM:276 — Manage brand identity. PM:040 — Explain the role of ethics in product/service management.	PM:207 — Protect corporate branding. PM:276 — Manage brand identity.	OP:517 — Comply with strategies for protecting business' digital assets. OP:518 — Comply with strategies to protect digital customer data.	BL:151 — Comply with securities and investments regulations. OP:153 — Protect company information and intangibles.
PR:431 — Explain the nature of promotion in the hospitality and tourism industry. CM:001 — Explain the nature of channels of distribution. PI:091 — Explain factors affecting pricing decisions in hospitality and tourism.	PR:001 — Explain the role of promotion as a marketing function. CM:001 — Explain the nature of channels of distribution.	SM:063 — Discuss the nature of managerial planning. SM:004 — Describe the nature of managerial control.	FI:099 — Develop company's/department's budget. SM:063 — Discuss the nature of managerial planning.
CM:003 — Explain considerations in channel-management decisions. PM:039 — Explain product-mix strategies. PI:080 — Explain the nature and scope of the pricing function in hospitality and tourism.	CM:003 — Explain considerations in channel management decisions. PM:003 — Explain the concept of product mix.	SM:100 — Explain factors that affect management. OP:189 — Explain the nature of operations.	FI:339 — Describe the financial needs of a business at different. stages of its development. SM:100 — Explain factors that affect management.
PR:431 — Explain the nature of promotion in hospitality and tourism. PM:039 — Explain product-mix strategies. IM:410 — Track performance of promotional activities.	PR:003 — Identify the elements of the promotional mix. PM:039 — Explain product mix strategies.	SM:004 — Describe the nature of managerial control. CO:091 — Write executive summaries.	FI:541 — Interpret cash-flow statements. SM:004 — Describe the nature of managerial control.
PM:039 — Explain product-mix strategies. CM:007 — Coordinate channel management with other marketing activities. MP:018 — Develop marketing plan.	PM:039 — Explain product mix strategies. CM:007 — Coordinate channel management with other marketing activities.	SM:075 — Explain the nature of risk management. SM:063 — Discuss the nature of managerial planning.	FI:772 Explain divestiture concepts (e.g., spin-offs, split-ups, etc.). SM:075 — Explain the nature of risk management.
PI:080 — Explain the nature and scope of the pricing function in hospitality and tourism. PI:091 — Explain factors affecting pricing decisions in hospitality and tourism. EC:006 — Describe the functions of prices in markets.	PI:001 — Explain the nature and scope of the pricing function. PI:002 — Explain factors affecting pricing decisions.	EC:005 — Explain the principles of supply and demand. EC:006 — Describe the functions of prices in markets.	FI:358 — Determine relationships among total revenue, marginal revenue, output, and profit. EC:005 — Explain the principles of supply and demand.
PI:091 — Explain factors affecting pricing decisions in hospitality and tourism. MP:046 — Explain the use of marketing strategies in hospitality and tourism. PR:431 — Explain the nature of promotion in the hospitality and tourism industry.	PI:002 — Explain factors affecting pricing decisions. PR:001 — Explain the role of promotion as a marketing function.	SM:004 — Describe the nature of managerial control. FI:106 — Describe the nature of budgets.	FI:099 — Develop company's/department's budget. SM:004 — Describe the nature of managerial control.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	Essential Knowledge	Marketing
2.5.A Develop and evaluate a pricing strategy.	2.5.A.3 Evaluate psychological/dynamic pricing tactics (odd-even, bundling, yield management).	PI:002 — Explain factors affecting pricing decisions. IM:410 — Track performance of promotional activities. MP:013 — Explain the nature of sales forecasts.
2.5.B Evaluate how market conditions affect pricing power.	2.5.B.1 Assess price elasticity of demand and revenue impacts for hospitality services.	PI:002 — Explain factors affecting pricing decisions. EC:005 — Explain the principles of supply and demand. IM:191 — Explain the use of descriptive statistics in decision making.
2.5.B Evaluate how market conditions affect pricing power.	2.5.B.2 Analyze competitive intensity and differentiation effects on price.	PI:002 — Explain factors affecting pricing decisions. PM:042 — Describe factors used by marketers to position products/services. MP:008 — Explain the role of situation analysis in the marketing planning process.
2.5.C Describe legal constraints that limit pricing power.	2.5.C.1 Avoid illegal practices (price fixing, predatory pricing, price discrimination).	PI:017 — Explain legal considerations for pricing. PR:101 — Describe the regulation of promotion (integrated compliance). EC:106 — Explain the nature of business ethics (legal/ethical lens).
2.5.C Describe legal constraints that limit pricing power.	2.5.C.2 Comply with regulations concerning price advertising (bait-and-switch, deceptive pricing).	PI:017 — Explain legal considerations for pricing. PR:101 — Describe the regulation of promotion. PR:099 — Describe the use of business ethics in promotion.
2.6.A Explain the role of distribution channels and logistics in delivering value.	2.6.A.1 Differentiate direct and indirect channels; explain roles of intermediaries (e.g., OTAs, tour operators).	CM:001 — Explain the nature of channels of distribution. CM:003 — Explain considerations in channel-management decisions. CM:005 — Discuss legal considerations in channel management.
2.6.A Explain the role of distribution channels and logistics in delivering value.	2.6.A.2 Explain logistics activities (transportation, warehousing, order processing, inventory) for hospitality contexts.	CM:001 — Explain the nature of channels of distribution. OP:189 — Explain the nature of operations. OP:190 — Discuss the role of ethics in operations.
2.6.B Select distribution channels and partners for a given strategy and market.	2.6.B.1 Choose channel intensity (intensive, selective, exclusive) to fit objectives.	CM:003 — Explain considerations in channel-management decisions. CM:006 — Select channel members. CM:007 — Coordinate channel management with other marketing activities.

Hospitality	Entrepreneurship	Business Management	Finance
PI:091 — Explain factors affecting pricing decisions in hospitality and tourism. IM:410 — Track performance of promotional activities. MP:013 — Explain the nature of sales forecasts.	PI:002 — Explain factors affecting pricing decisions. MP:013 — Explain the nature of sales forecasts.	EC:010 — Identify factors affecting a business's profit. NF:278 — Draw conclusions based on information analysis.	FI:097 — Calculate financial ratios. EC:010 — Identify factors affecting a business's profit.
PI:091 — Explain factors affecting pricing decisions in hospitality and tourism. EC:005 — Explain the principles of supply and demand. IM:191 — Explain the use of descriptive statistics in decision making.	EC:005 — Explain the principles of supply and demand. IM:1912 — Explain the use of descriptive statistics in decision making.	EC:005 — Explain the principles of supply and demand. NF:093 — Interpret statistical findings.	FI:236 — Calculate bond-related values (effects of interest rates on price, coupon payments, etc.). EC:005 — Explain the principles of supply and demand.
PI:091 — Explain factors affecting pricing decisions in hospitality and tourism. PM:042 — Describe factors used by marketers to position products/services. MP:046 — Explain the use of marketing strategies in hospitality and tourism.	PM:042 — Describe factors used by marketers to position products/services. MP:008 — Explain the role of situation analysis in the marketing planning process.	SM:100 — Explain factors that affect management. NF:013 — Describe current business trends.	FI:547 — Discuss external forces affecting a company's value. SM:100 — Explain factors that affect management.
PI:090 — Explain legal considerations for pricing in hospitality and tourism. PR:101 — Describe the regulation of promotion (advertising of price). BL:065 — Discuss the nature of law and ethics (hospitality and tourism).	PI:017 — Explain legal considerations for pricing. PR:101 — Describe the regulation of promotion.	BL:001 — Describe legal issues affecting businesses. FI:356 — Explain legal considerations for finance.	BL:105 — Discuss laws and regulations governing the securities and investments industry. BL:001 — Describe legal issues affecting businesses.
PI:090 — Explain legal considerations for pricing in hospitality and tourism. PR:101 — Describe the regulation of promotion. PR:099 — Describe the use of business ethics in promotion.	PI:017 — Explain legal considerations for pricing. PR:099 — Describe the use of business ethics in promotion.	BL:163 — Comply with the spirit and intent of laws and regulations. EC:106 — Explain the nature of business ethics.	BL:151 — Comply with securities and investments regulations. BL:163 — Comply with the spirit and intent of laws and regulations.
CM:001 — Explain the nature of channels of distribution. CM:003 — Explain considerations in channel-management decisions. CM:005 — Discuss legal considerations in channel management.	CM:001 — Explain the nature of channels of distribution. CM:003 — Explain considerations in channel management decisions.	OP:443 — Explain the concept of supply chain. OP:477 — Explain the impact of supply chain on business performance.	OP:266 — Discuss the functions of operations departments in securities and investments. OP:443 — Explain the concept of supply chain.
CM:001 — Explain the nature of channels of distribution. OP:189 — Explain the nature of operations. OP:190 — Discuss the role of ethics in operations.	OP:189 — Explain the nature of operations. CM:001 — Explain the nature of channels of distribution.	OP:189 — Explain the nature of operations. OP:247 — Explain the impact of the purchasing process on productivity.	OP:449 — Process and settle securities transactions in accordance with transaction instructions. OP:189 — Explain the nature of operations.
CM:003 — Explain considerations in channel-management decisions. CM:006 — Select channel members. CM:007 — Coordinate channel management with other marketing activities.	CM:003 — Explain considerations in channel management decisions. CM:006 — Select channel members.	OP:303 — Discuss the nature of supply chain management. OP:479 — Describe supply chain networks.	PD:234 — Discuss considerations in selecting a securities sales agent. OP:443 — Explain the concept of supply chain.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
2.6.B Select distribution channels and partners for a given strategy and market.	2.6.B.2 Evaluate e-commerce/omnichannel options (marketplaces, direct booking, BOPIS equivalents).	CM:001 — Explain the nature of channels of distribution. PR:100 — Describe the use of technology in the promotion function (supporting omnichannel comms). IM:409 — Track environmental changes that impact a business.
2.6.C Coordinate channel management with product, price, and promotion decisions.	2.6.C.1 Align service levels, pricing, and promotions across channels; manage conflicts.	CM:007 — Coordinate channel management with other marketing activities. PI:002 — Explain factors affecting pricing decisions. PR:003 — Identify the elements of the promotional mix.
2.7.A Develop an integrated promotional mix to achieve marketing objectives.	2.7.A.1 Define objectives and select mix elements (advertising, sales promotion, PR, personal selling, digital/social).	PR:001 — Explain the role of promotion as a marketing function. PR:003 — Identify the elements of the promotional mix. PR:007 — Plan a program of promotional activities.
2.7.A Develop an integrated promotional mix to achieve marketing objectives.	2.7.A.2 Budget and schedule promotions to meet reach/frequency and timing goals.	PR:008 — Plan a promotional budget. PR:225 — Determine advertising reach of media. PR:009 — Calculate media costs.
2.7.B Create persuasive messages and select appropriate media and channels.	2.7.B.1 Develop message strategy and creative (AIDA/brand voice/CTA) for target segments.	PR:316 — Explain the marketing-communications development process. PM:214 — Communicate core values of product/service. PR:416 — Write promotional content for use on the website.
2.7.B Create persuasive messages and select appropriate media and channels.	2.7.B.2 Choose media (traditional/digital/social) and placements to reach targets efficiently.	PR:164 — Explain the nature of online advertising. PR:365 — Explain the use of social media for digital marketing. PR:323 — Explain the use of product placement.
2.7.C Evaluate promotional effectiveness and ensure ethical/legal compliance.	2.7.C.1 Track KPIs (awareness, traffic, conversions, CPA/ROI) and optimize campaigns.	IM:410 — Track performance of promotional activities. IM:469 — Monitor/measure customer “buzz”. IM:062 — Explain techniques for processing marketing data.
2.7.C Evaluate promotional effectiveness and ensure ethical/legal compliance.	2.7.C.2 Apply ethical standards and comply with advertising and data-privacy regulations.	PR:099 — Describe the use of business ethics in promotion. PR:101 — Describe the regulation of promotion. IM:183 — Explain privacy issues in marketing-information management.

Hospitality	Entrepreneurship	Business Management	$ Finance
CM:001 — Explain the nature of channels of distribution. PR:100 — Describe the use of technology in the promotion function. IM:409 — Track environmental changes that impact a business.	CM:001 — Explain the nature of channels of distribution. PR:100 — Describe the use of technology in the promotion function.	NF:003 — Identify ways that technology impacts business. NF:083 — Explain the role of information systems.	NF:217 — Discuss the impact of technology on securities and investments. NF:003 — Identify ways that technology impacts business.
CM:007 — Coordinate channel management with other marketing activities. PI:091 — Explain factors affecting pricing decisions in hospitality and tourism. PR:431 — Explain the nature of promotion in the hospitality and tourism industry.	CM:007 — Coordinate channel management with other marketing activities. PI:002 — Explain factors affecting pricing decisions.	SM:004 — Describe the nature of managerial control. OP:444 — Explain the benefits of supply chain collaboration.	CO:208 — Develop communication plans based on customer preferences. SM:004 — Describe the nature of managerial control.
PR:431 — Explain the nature of promotion in the hospitality and tourism industry. PR:003 — Identify the elements of the promotional mix. PR:007 — Plan a program of promotional activities.	PR:001 — Explain the role of promotion as a marketing function. PR:003 — Identify the elements of the promotional mix.	CO:016 — Explain the nature of effective written communications. CO:025 — Make oral presentations.	CO:207 — Initiate correspondence with customers regarding market activity. CO:016 — Explain the nature of effective written communications.
PR:008 — Plan a promotional budget. PR:225 — Determine advertising reach of media. PR:009 — Calculate media costs.	PR:008 — Plan a promotional budget. PR:225 — Determine advertising reach of media.	FI:106 — Describe the nature of budgets. PD:019 — Use time-management skills.	NF:242 — Use treasury systems (e.g., cash management, budgeting, forecasting). PD:019 — Use time-management skills.
PR:316 — Explain the marketing-communications development process. PM:214 — Communicate core values of product/service. PR:416 — Write promotional content for use on the website.	PR:316 — Explain the marketing communications development process. PM:214 — Communicate core values of product/service.	CO:147 — Explain the nature of effective verbal communications. CO:084 — Employ communication styles appropriate to target audience.	CO:209 — Update the client on events/changes impacting portfolio. CO:147 — Explain the nature of effective verbal communications.
PR:164 — Explain the nature of online advertising. PR:365 — Explain the use of social media for digital marketing. PR:323 — Explain the use of product placement.	PR:164 — Explain the nature of online advertising. PR:365 — Explain the use of social media for digital marketing.	NF:013 — Describe current business trends. NF:015 — Conduct an environmental scan to obtain business information.	CR:035 — Conduct lectures, seminars, forums to attract potential clients. NF:013 — Describe current business trends.
IM:410 — Track performance of promotional activities. IM:468 — Monitor/measure social media "buzz". IM:062 — Explain techniques for processing marketing data.	IM:410 — Track performance of promotional activities. IM:469 — Monitor/measure customer buzz.	NF:093 — Interpret statistical findings. SM:004 — Describe the nature of managerial control.	NF:222 — Interpret descriptive statistics for investment decision making. NF:093 — Interpret statistical findings.
PR:099 — Describe the use of business ethics in promotion. PR:101 — Describe the regulation of promotion. IM:183 — Explain privacy issues in marketing-information management.	PR:099 — Describe the use of business ethics in promotion. PR:101 — Describe the regulation of promotion.	EC:106 — Explain the nature of business ethics. NF:111 — Explain the role of ethics in information management.	BL:104 — Discuss ethical considerations in the securities and investments industry. EC:106 — Explain the nature of business ethics.

DECA

TASK MAP FOR PREPARED EVENTS

	TASK	TIME	BUSINESS CANVAS	BUSINESS OPERATIONS RESEARCH	PROJECT MANAGEMENT	INTEGRATED MARKETING CAMPAIGN
TASK 1	MARKETING TO CUSTOMERS	8	Customer + Market	III.A Methods & Rationale III.B Process IV.A Findings	II.A Statement of the Need/ Opportunity (validation) III.D Quality Plan	IV. Campaign Target Market
TASK 2	CONSUMER BEHAVIOR	5	Product (MVP, value prop)	IV.A Findings IV.B Conclusions	II.B Project Scope (project description)	III. Campaign Objectives
TASK 3	MARKET RESEARCH	5	Customer	II.C Target Market	II.B Project Scope (target beneficiaries) III.D Quality Plan	IV. Campaign Target Market
TASK 4	PRODUCT, PRICE AND PRICING STRATEGIES, PLACE AND CHANNELS	5	Operations (channels) + Product (branding)	V.B Proposed Activities & Timelines	III.C.i Milestones (marketing activities) IV. Execution (campaign implementation narrative)	VI. Campaign Strategy, Activities and Schedule
TASK 5	PROMOTION AND MARKETING	6	Operations (schedule) + Customer (relationships)	V.B Proposed Activities & Timelines	IV. Execution (campaign implementation narrative)	VI. Campaign Strategy, Activities and Schedule
TASK 6	MARKETING FAIR	5	All boxes updated	V.A Objectives & Rationale V.B Proposed Activities & Timelines	IV. Execution (campaign implementation narrative) V.A Monitoring (early tracking setup)	I. Overview IV. Campaign Target Market VI. Campaign Strategy, Activities and Schedule

INNOVATION PLAN	START-UP BUSINESS PLAN	INDEPENDENT BUSINESS PLAN	BUSINESS GROWTH PLAN	INTERNATIONAL BUSINESS PLAN	FRANCHISE BUSINESS PLAN
III. Customer Segments — target customers	V. Solution — features that solve the problem III. Customer Segments & Channels — target customers	III. Customer Segments & Channels — target customers	III. SWOT Analysis — strengths, weaknesses, opportunities, threats	IV. Customer Segments — target customers & buying behavior	V. Present Market — location, customers, pricing, seasonality VI. Competition — competitors with strengths/ weaknesses VII. Marketing Plan
V. Solution — features that solve the problem IV. Unique Value Proposition — why innovative & need-satisfying	V. Solution — features that solve the problem IV. Unique Value Proposition — why different/worth buying	V. Solution — features that solve the problem	IV. Five-Year Plan — expansion, new market analysis, marketing plan	VI. Solution — features that solve the problem	IV. Products and/ or Services — list & descriptions
III. Customer Segments — target customers	III. Customer Segments & Channels — target customers	III. Customer Segments & Channels — target customers	III. SWOT Analysis — strengths, weaknesses, opportunities, threats	IV. Customer Segments — target customers & buying behavior	V. Present Market — location, customers, pricing, seasonality
V. Solution — features that solve the problem	III. Customer Segments & Channels — pathways to customers	III. Customer Segments & Channels — pathways to customers	IV. Five-Year Plan — expansion, new market analysis, marketing plan	IV. Channels — pathways to customers	VII. Marketing Plan — existing + future strategies
V. Solution — features that solve the problem	III. Channels — pathways to customers VI. Key Metrics — activities to be measured	III. Channels — pathways to customers VI. Key Metrics — activities measured	IV. Five-Year Plan — expansion, new market analysis, marketing plan	IV. Channels — pathways to customers VII. Key Metrics — activities measured	VII. Marketing Plan — existing + future strategies
I. Overview — one-slide concept/ business model VI. Conclusion — summary & feasibility of venture	I. Overview — one-slide business model; III. Channels — pathways to customers VI. Key Metrics — activities to be measured	III. Channels — pathways to customers	IV. Five-Year Plan — expansion, new market analysis, marketing plan	IV. Channels — pathways to customers	VII. Marketing Plan — existing + future strategies

AP TOPIC TO DECA RUBRIC

UNIT 2 AP LESSON TOPIC	DECA EVENT(S)/ CATEGORY	RUBRIC LINES (HIGH-LEVEL)	DECA ADD-ON (10–20 MIN)	DELIVERABLES TO COLLECT	WHERE IT GOES IN DECA (PLAN/ORAL)
Creative Brief + Cialdini Rationale	IMCP/IMCS/ IMCE; MCS/ MTDM	Exec Summary; Objectives/Strategy; Message; Evaluation	Complete brief (goal, audience, insight, single-minded message, 3–5 KPIs). Tag 1–2 Cialdini principles.	1-page Creative Brief; 150-word rationale	IMC write-up (Objectives/ Strategy); oral rationale in Q&A
Research Appendix + 'Insights → Decisions' Slide	IMC; BOR/ HTOR/SEOR	Research Methods; Findings; Application to Strategy	Paste instruments; add methods (n, dates, sample); create 1-slide insights → decisions (≤5 bullets).	2-page Appendix; 1 summary slide	IMC/BOR Situation Analysis; Series citations
MVP Test Plan + Value Proposition	IMC; EIP/EIB/ ESB; ENT Series	Objectives; Testing Strategy; Value to Customer	Write hypothesis; define channel & audience; select one success metric; craft VP ('For [segment]…').	1-slide MVP plan; final VP sentence	IMC Evaluation; EIP/ ESB Product/Value; oral opener
Persona Card + Insight Mapping	IMC; MCS/ MTDM	Target Market; Positioning; Message Consistency	Build persona (demo/psycho/ behavioral + JTBD). Map each tactic to one persona insight.	Persona card; Insight → Tactic table	IMC Target Market section; role-play justification
4Ps Snapshot + PLC Shifts	IMC; MTDM	Tactics (Product/ Price/Place/ Promotion); KPIs; Budget/Eval	Fill 4Ps table with one KPI per P; note changes by PLC stage/season.	1-page 'Marketing Mix at a Glance'	IMC Tactics & Evaluation; Series reasoning
Promotion Flighting + Measurement + 2 Mockups	IMC; MCS	Promotion Plan; Schedule; Measurement; Visuals	Add a month calendar; complete Objective → Tactic → Metric→ Target table; draft 2 mockups.	Channel calendar; measurement table; 2 creatives	IMC Promotion/ Evaluation; deck visuals
Timing + Rubric Crosswalk + Top 12 FAQ	All oral IMC events	Organization; Professionalism; Q&A	Time a run; build front-matter crosswalk (sections → rubric lines); draft 12 judge questions with 2-sentence answers.	Crosswalk page; Top-12 FAQ	Deck front matter & appendix

AP UNIT AND TASK CONNECTION

	AP BPF TASK	ALIGNED DECA EVENTS	ALIGNMENT STRENGTH	NOTES
TASK 1	Identify target customers and develop a customer profile	Marketing Cluster(MKT), Hospitality & Tourism Cluster,(HT) BOR, EIB	Very Strong	Customer segmentation is a scored component—specificity leads to higher scores.
TASK 2	Develop a plan to build customer relationships	BOR, Marketing Cluster	Strong	CRM strategies align with customer experience and retention sections.
TASK 3	Conduct primary source research to test a hypothesis	BOR, Professional Selling, Marketing Communications (MCS)	Strong	Data-driven decisions are essential—judges look for real insights, not generic data.
TASK 4	Develop a data visualization reflecting research findings	ESB, EIP	Strong	Strong visuals elevate written entries and presentations significantly.
TASK 5	Develop a minimum viable product (MVP)	MKT, HT, Finance Cluster (FIN)	Moderate	Aligned with innovation and feasibility—shows execution, not just ideas.
TASK 6	Task 6: Develop a pricing strategy	MKT Cluster Roleplays	Moderate	Must connect to costs, competitors, and perceived value to score well.
TASK 7	Select marketing channels	MKT, Professional Selling (PSE)	Strong	Omnichannel strategies perform best at ICDC.
TASK 8	Develop a marketing campaign including digital marketing	IMCE, IMCS, IMCP	Very Strong	Full campaigns (digital + social + execution) are expected for top scores.

NOTES:

UNIT 3

PERSONAL SAVING & BORROWING / BUSINESS FINANCE & ACCOUNTING

CASE STUDY	TOPIC	DECA ROLE PLAY VERSION	CATEGORY
DK COFFEE LAB PART 1	3.4	DK Coffee Lab Part 1: DECA Roleplay.docx	Business Finance Series
DK COFFEE LAB PART 2	3.5	DK Coffee Lab Part 2: DECA Roleplay.docx	Financial Services Team
HERSHEY	3.6	Hershey: DECA Roleplay.docx	Business Finance Series
DK COFFEE LAB PART 3	3.7	DK Coffee Lab Part 3: DECA Roleplay.docx	Accounting Applications
DCH	3.7	DCH: DECA Roleplay.docx	Business Finance Series
AANE	3.8	AANE: DECA Roleplay.docx	Financial Services Team
YARDLEY	3.9	Yardley: DECA Roleplay.docx	Business Law and Ethics

DECA CROSSWALKS

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
3.1.A Describe reasons consumers save, and identify barriers to saving	3.1.A.1 Consumers typically earn income by working for an organization such as a business, nonprofit, or government entity and spend income to buy products that address their problems, needs, and wants. Some individuals receive income from other sources, such as self-employment, rental properties, government programs, investments, or retirement accounts.	FI:579 — Describe the need for financial information. CR:018 — Describe the use of technology in customer relationship management.
3.1.A Describe reasons consumers save, and identify barriers to saving	3.1.A.2 Consumers often save a portion of their income for significant future purchases, such as a car, a home, or college tuition. Individuals also save to prepare for future emergencies, such as job loss or illness, and to have a source of income in retirement.	CR:038 — Identify strategies to manage customer experience during peaks in demand. SE:329 — Process sales transactions (e.g., cash, credit, check).
3.1.A Describe reasons consumers save, and identify barriers to saving	3.1.A.3 Saving creates a personal asset and may earn interest, which can be a source of current or future income. Interest payments are determined by the interest rate, the amount of savings, the type of savings vehicle, and conditions in the economy.	CM:001 — Explain the nature and scope of channel management. SM:075 — Explain the nature of risk management.
3.1.A Describe reasons consumers save, and identify barriers to saving	3.1.A.4 Consumers may be incentivized to save through programs such as automated savings plans (which allocate a set amount of income to savings during each pay period), retirement savings plans (which allow individuals to save on taxes when they save for retirement), and health savings accounts (which allow individuals to save on taxes when they allocate money for health-related expenses).	FI:060 — Describe functions of money (medium of exchange, unit of measure, store of value). FI:058 — Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.).
3.1.A Describe reasons consumers save, and identify barriers to saving	3.1.A.5 Consumers may face barriers that make saving difficult; for example, inconsistent income or recurring expenses that exceed income. Psychological forces such as instant gratification, lifestyle inflation, and impulse buying also make saving difficult.	CR:028 — Use digital media to enhance customer post-sales experience. NF:284 — Obtain business information from customer databases.
3.1.B Explain how PESTEL factors can impact the value of savings and incentives to save	3.1.B.1 Economic factors influence saving because the overall stability and performance of the economy affects individuals incomes and the cost of living. Either loss of income in a weak economy or increased cost of living in a strong economy may make saving more difficult because individuals may have less available income after paying necessary expenses.	FI:063 — Explain legal responsibilities associated with financial exchanges. OP:441 — Explain information privacy, security, and confidentiality considerations in business.
3.1.B Explain how PESTEL factors can impact the value of savings and incentives to save	3.1.B.2 Inflation an increase in the prices of goods and services is an economic factor that erodes the purchasing power of savings because money will buy fewer goods and services in the future. The expected loss of purchasing power can disincentivize savings.	NF:014 — Monitor internal records for business information. FI:396 — Reconcile cash.

Hospitality	Entrepreneurship	Business Management	$ Finance
FI:339 — Describe the financial needs of a business at different stages of its development. EC:010 — Identify factors affecting a business's profit.	FI:579 — Describe the need for financial information. OP:353 — Solve information flow problems.	FM:011 — Describe the use of technology in the financial-information management function. FM:002 — Explain the nature and scope of the financial-information management function.	FI:061 — Describe sources of income and compensation. EC:010 — Identify factors affecting a business's profit.
FI:092 — Prepare cash flow statements. FI:541 — Interpret cash-flow statements.	FI:091 — Describe the nature of cash flow statements. CR:022 — Process customer returns.	FM:009 — Describe techniques used to analyze customer financial information. FI:091 — Describe the nature of cash flow statements.	FI:074 — Prepare personal income tax forms. FI:094 — Describe the nature of income statements.
FI:334 — Describe types of financial statement analysis (e.g., ratio analysis, trend analysis, etc.). RM:044 — Discuss the relationship between risk and business objectives.	OP:498 — fulfillment, inventory turnover, cash-to-cash conversion cycle, fill rate). OP:328 — Discuss the connection between business analysis and business process management.	RM:086 — Describe types of financial risks (e.g., interest rate risk, equity risk, commodity risk, etc.). RM:047 — Discuss the relationship between risk management and business finance.	RM:086 — Describe types of financial risks (e.g., interest rate risk, equity risk, commodity risk, etc.). FI:574 — Describe the relationship between economic conditions and financial markets.
FI:655 — Discuss limitations of using financial statements to assess business performance. SM:006 — Track performance of business plan.	FI:060 — Describe functions of money (medium of exchange, unit of measure, store of value). FI:058 — Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.).	FI:502 — Discuss the financial planning process. FI:678 — Account for cash payments (e.g., record cash, record expenses).	FI:503 — Discuss the nature of short-term (operating) financial plans. FI:678 — Account for cash payments (e.g., record cash, record expenses).
OP:473 — customer data, and other protected information. FI:357 — Describe the nature of cost/benefit analysis.	CR:028 — Use digital media to enhance customer post-sales experience. CR:018 — Describe the use of technology in customer relationship management.	FI:718 — Discuss the use of cost-volume-profit analysis. FI:721 — Return on investment [ROI], customer profitability analysis, etc.).	FI:492 — Operating cash outflows, terminal flows). FI:718 — Discuss the use of cost-volume-profit analysis.
OP:157 — Establish policies and procedures to maintain physical security of the work environment. MP:020 — Explain strategies for linking performance measures to financial outcomes.	OP:507 — Explain the impact of transportation costs on business performance (e.g., cost elements). RM:042 — Describe the use of technology in risk management.	FI:769 — Perform responsibility center budgeting (i.e., cost, profit, investment, revenue). FI:706 — Assess financial accounting fraud risk.	FI:769 — Perform responsibility center budgeting (i.e., cost, profit, investment, revenue). FI:069 — Maintain financial records.
NF:014 — Monitor internal records for business information. FI:653 — Verify the accuracy of business financial records.	NF:014 — Monitor internal records for business information. OP:414 — Explain types of unit inventory-control systems.	FI:058 — Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.). NF:014 — Monitor internal records for business information.	FI:063 — Explain legal responsibilities associated with consumer financial products and services. FI:276 — Explain information that can be obtained from financial statements.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
3.1.B Explain how PESTEL factors can impact the value of savings and incentives to save	3.1.B.3 Political factors influence saving because government tax policies may incentivize savings, for example, by allowing individuals to not pay income taxes on a portion of income that they place in designated accounts for retirement, health care, childcare, or other purposes.	NF:076 — Explain legal issues associated with information management. OP:489 — Describe strategies to minimize the cost of maintaining inventory.
3.1.B Explain how PESTEL factors can impact the value of savings and incentives to save	3.1.B.4 Legal factors influence saving because government agencies regulate financial institutions, such as commercial banks and credit unions, to improve consumer protection and the financial stability of these institutions.	BL:070 — Describe the nature of legal procedure. FI:568 — Control debt.
3.1.C Develop or evaluate a savings plan	3.1.C.1 Consumers decide how much of their income to save based on their personal and financial goals as well as their current income and expenses; individuals are likely to save more if they have defined goals and face fewer barriers.	FI:065 — Set financial goals. MP:008 — Explain the role of situation analysis in the marketing planning process.
3.1.C Develop or evaluate a savings plan	3.1.C.2 Consumers decide how and where to keep their savings based on how much they are saving, their goals, their available time frame, the impact of PESTEL factors, and their evaluation of the benefits and costs of various savings vehicles offered by financial institutions such as banks and credit unions. These vehicles include savings accounts, money market accounts, and certificates of deposit.	NF:002 — Maintain customer records. RM:058 — Discuss the nature of risk control (i.e., internal and external).
3.1.C Develop or evaluate a savings plan	3.1.C.3 Consumers consider interest rates, fees, minimum deposit requirements, and potential risk as well as location, convenience, and reputation when selecting a financial institution and type of account. Individuals choosing a savings vehicle often face tradeoffs, such as higher minimum balances or other requirements for accounts that pay higher interest.	OP:002 — Apply project-management tools to monitor and communicate project progress. RM:062 — Discuss the nature of enterprise risk management (ERM).
3.1.C Develop or evaluate a savings plan	3.1.C.4 A savings account is a deposit account at a financial institution that typically pays interest and is insured by the federal government up to a maximum amount ($250,000 as of 2024), which means the consumer does not lose their deposit if the bank goes out of business. Depositors may pay monthly fees on savings accounts. The minimum deposit required to open an account, the interest rate, and the fees to maintain the account differ by institution.	OP:064 — Maintain data security. NF:130 — Utilize project-management software.
3.1.C Develop or evaluate a savings plan	3.1.C.5 A money market account is similar to a savings account and is also federally insured. Compared to a savings account, a money market account may require a larger minimum deposit, charge higher monthly fees, pay higher interest rates, and provide easier access to cash; these features differ by institution.	CR:004 — Demonstrate a customer service mindset. CR:046 — Determine strategies for resolving customer-service situations.

Hospitality	Entrepreneurship	Business Management	$ Finance
BL:011 — Develop strategies for legal/government compliance. EN:008 — Explain tools used by entrepreneurs for venture planning.	OP:320 — Recommend a security plan for a business. OP:413 — Describe inventory control systems.	NF:242 — Use treasury systems (e.g., cash management, budgeting, forecasting). FI:063 — Explain legal responsibilities associated with consumer financial products and services.	BL:134 — Discuss the effect of tax laws and regulations on financial transactions. BL:153 — Explain financial disclosure regulations and policies.
MP:021 — Translate performance measures into financial outcomes. BL:001 — Describe legal issues affecting businesses.	FI:063 — Explain legal responsibilities associated with consumer financial products and services. OP:501 — Evaluate supplier performance and compliance.	FI:747 — Calculate the cost of capital and its components (e.g., debt, equity). FI:492 — Operating cash outflows, terminal flows).	FI:782 — Calculate the cost of credit. FI:058 — Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.).
EN:032 — Develop plan to invest resources into improving current products or creating new ones. SM:005 — Analyze operating results in relation to budget/industry.	FI:065 — Set financial goals. HR:529 — Prepare a training plan.	FI:508 — Analyze cash budget/forecast variances. FI:065 — Set financial goals.	FI:065 — Set financial goals. FI:502 — Discuss the financial planning process.
SM:075 — Explain the nature of risk management. RM:045 — Develop a risk management program.	RM:043 — Discuss legal considerations affecting risk management. OP:448 — Discuss the nature of operational risk management.	RM:075 — Explain the role of operations and compliance in risk management programs. RM:043 — Discuss legal considerations affecting risk management.	FI:508 — Analyze cash budget/forecast variances. FI:568 — Control debt.
RM:062 — Discuss the nature of enterprise risk management (ERM). OP:154 — Identify potential security issues.	OP:002 — Apply project-management tools to monitor and communicate project progress. RM:062 — Discuss the nature of enterprise risk management (ERM).	RM:042 — Describe the use of technology in risk management. RM:058 — Discuss the nature of risk control (i.e., internal and external).	FI:706 — Assess financial accounting fraud risk. PD:222 — Discuss the manner in which insurance companies generate income.
MP:010 — Conduct SWOT analysis for use in the marketing planning process. PD:256 — Establish performance standards to meet organizational goals.	OP:064 — Maintain data security. NF:160 — Capture and store data in a human resource information system (HRIS).	OP:268 — Post transaction data to accounting, compliance, and investment systems. FI:284 — Choose investments based on security's fundamental analysis.	BL:088 — Comply with financial reporting and internal control regulations in accounting. FI:546 — Discuss the analysis of a company's financial situation using its financial statements.
PM:013 — Explain the role of customer service in positioning/image. PM:006 — Plan product mix.	QM:009 — Analyze materials and products to achieve quality goals. CR:004 — Demonstrate a customer service mindset.	CR:004 — Demonstrate a customer service mindset. FI:609 — Explain economic and marketplace factors impacting bank portfolio quality.	FI:396 — Reconcile cash. FI:505 — Explain the use of cash budgets.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
3.1.C Develop or evaluate a savings plan	3.1.C.6 A certificate of deposit (CD) is similar to a savings account and is also federally insured. A CD typically pays a higher rate of interest than a savings account or money market account, but depositors are restricted from withdrawing their funds for a set period of time usually one month to five years. A CD typically requires a larger minimum deposit but no monthly fee; these features differ by institution.	OP:523 — Explain the relationship between customer service and distribution. PJ:013 — Explain the role of situation analysis in the event planning process.
3.1.C Develop or evaluate a savings plan	3.1.C.7 Some individuals store savings in vehicles such as mobile payment accounts, which make the money easy to spend, or cryptocurrency accounts, which users hope will gain value as an asset. Unless offered by insured financial institutions, these vehicles are not federally insured and typically do not pay interest.	NF:297 — Use event-management tools to monitor and communicate event planning progress. HR:412 — Describe the use of technology in human resources management.
3.2.A Describe reasons consumers borrow money and the funding sources available to them	3.2.A.1 Consumers typically borrow money because they want to spend money on goods or services that exceed their current income and accumulated savings, such as a car, a house, or college tuition. Consumers may also borrow money to address an emergency, to maintain savings while purchasing goods and services, or because of convenience.	FI:069 — Maintain financial records. FI:091 — Describe the nature of cash flow statements.
3.2.A Describe reasons consumers borrow money and the funding sources available to them	3.2.A.2 Borrowing creates a personal liability or debt, and consumers must repay borrowed money (loans) with interest. The interest rate charged and the repayment terms vary based on the lender, the type of loan, the amount of money borrowed, and the borrower s credit history. Loans used to buy items that can serve as collateral, such as cars and houses, are secured loans and typically have lower interest rates than general consumer loans, which are unsecured.	EC:100 — Describe the determinants of exchange rates and their effects on the domestic economy. FI:074 — Prepare personal income tax forms.
3.2.A Describe reasons consumers borrow money and the funding sources available to them	3.2.A.3 Financial institutions such as commercial banks and credit unions make loans to consumers and to businesses, nonprofits, and government entities based on the deposits received from individual savers, businesses, and other entities.	PJ:014 — Explain the role of feasibility analysis in the event planning process. OP:518 — Customers' credit-card numbers, passwords, customer transactions).
3.2.A Describe reasons consumers borrow money and the funding sources available to them	3.2.A.4 Credit card companies, retail stores, mortgage lenders, and alternative financial services, such as payday loans, check-cashing services, and instant tax refunds, also lend money to consumers.	OP:522 — Explain the nature and scope of distribution. SE:017 — Explain the nature and scope of the selling function.
3.2.A Describe reasons consumers borrow money and the funding sources available to them	3.2.A.5 Consumer protection laws require lenders to communicate credit terms clearly and explicitly to borrowers; these laws also govern debt collection tactics and prohibit discriminatory lending practices.	EC:065 — Identify the impact of small business/entrepreneurship on market economies. FI:541 — Interpret cash-flow statements.

Hospitality	Entrepreneurship	Business Management	Finance
MP:009 — Conduct market analysis (market size, area, potential, etc.). CM:001 — Explain the nature and scope of channel management.	OP:523 — Explain the relationship between customer service and distribution. NF:161 — Mine data in human resource information system.	CR:018 — Describe the use of technology in customer relationship management. CR:024 — Use Customer Relationship Management (CRM) technology.	FI:236 — Interest payment for a bond, the effects of interest rates on the price of a bond, etc.). OP:001 — Develop project plan.
OP:022 — Establish efficient operating systems. FI:340 — Discuss factors to consider in choosing between debt and equity capital.	HR:412 — Describe the use of technology in human resources management. NF:085 — Use basic operating systems.	FI:060 — Describe functions of money (medium of exchange, unit of measure, store of value). FI:276 — Explain information that can be obtained from financial statements.	FI:747 Calculate the cost of capital and its components (e.g., debt, equity). FI:060 — Describe functions of money (medium of exchange, unit of measure, store of value).
FI:094 — Describe the nature of income statements. FI:335 — Spot problems in/issues with financial statements.	FI:069 — Maintain financial records. FI:310 — Maintain petty-cash fund.	FI:069 — Maintain financial records. FI:359 — Describe the nature of cash flows.	FI:075 — Describe types of financial-services providers. FI:076 — Discuss considerations in selecting a financial-services provider.
FI:023 — Explain the purposes and importance of obtaining business credit. FI:031 — Explain sources of financial assistance.	FI:568 — Control debt. EC:100 — Describe the determinants of exchange rates and their effects on the domestic economy.	FI:449 — Accounts, depreciation, debt). RM:077 — Transactions, financial report filing requirements).	FI:449 — Accounts, depreciation, debt). EC:100 — Describe the determinants of exchange rates and their effects on the domestic economy.
IM:012 — Describe the need for marketing data. OP:327 — Discuss the nature of business analysis.	NF:182 — Prepare financial data. OP:210 — Follow policies to prevent loss of data integrity.	OP:278 — Explain the process of credit analysis. FI:546 — Discuss the analysis of a company's financial situation using its financial statements.	RM:077 — Transactions, financial report filing requirements). FI:336 — Describe the role of financial institutions.
SE:017 — Explain the nature and scope of the selling function. SM:094 — Describe relationship among innovation, learning, and change.	OP:416 — Maintain inventory-control systems. OP:478 — Describe the impact of technology on supply chain management.	FM:003 — Explain the role of ethics in financial-information management. OP:002 — Apply project-management tools to monitor and communicate project progress.	FI:513 — Describe the nature of short-term financial management. FI:579 — Describe the need for financial information.
MP:003 — Explain the concept of market and market identification. MK:019 — Behavior, gaining market share, etc.).	EI:083 — Describe the nature of business customs and practices in the North American market. NF:197 — Prepare expense report tools.	FI:274 — Describe sources of securities information. FI:579 — Describe the need for financial information.	EI:083 — Describe the nature of business customs and practices in the North American market. FI:274 — Describe sources of securities information.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
3.2.B Explain how a lender evaluates the creditworthiness of a potential borrower	3.2.B.1 Lenders face the risk that a borrower will default meaning that the borrower will not repay the loan so they typically prefer lending to individuals who pose less risk, for example, consumers with low existing debt, high income and savings, and a history of repaying loans on time. Lenders willing to make loans to higher-risk individuals, including alternative financial services, typically charge higher interest rates.	PM:001 — Explain the nature and scope of the product/service management function. NF:111 — Explain the role of ethics in information management.
3.2.B Explain how a lender evaluates the creditworthiness of a potential borrower	3.2.B.2 Lenders collect information about a potential borrower s income, savings, and existing debt as well as credit reports detailing their past use of credit to determine the consumer s creditworthiness.	CR:016 — Discuss the nature of customer relationship management. CR:017 — Explain the role of ethics in customer relationship management.
3.2.B Explain how a lender evaluates the creditworthiness of a potential borrower	3.2.B.3 Credit reports are created by credit bureaus (also called credit reporting agencies), which collect information each time a consumer interacts with a financial institution; for example, opening a savings account, securing a bank loan, applying for a credit card, or making a payment.	BL:165 — Describe legal issues affecting the event management industry. EI:038 — Explain ethical considerations in providing information.
3.2.B Explain how a lender evaluates the creditworthiness of a potential borrower	3.2.B.4 A credit report includes a credit score reflecting the consumer s past use of credit. These reports can be shared with potential lenders, potential employers, potential landlords, insurance companies, and government agencies. 40 APÂ® Business with Personal Finance | Part 1: Personal Saving and Borrowing UNIT 3.	NF:185 — Use database for information analysis. NF:278 — Draw conclusions based on information analysis.
3.2.C Recommend a strategy to manage a consumer s existing debt and/or use of credit	3.2.C.1 High levels of debt can harm a consumer s financial condition because payments on loans reduce the amount of income available to save or use for other expenses. Larger debts and/or higher interest rates require higher monthly payments.	NF:149 — Describe data mining tools and techniques. SE:518 — Plan sales strategy.
3.2.C Recommend a strategy to manage a consumer s existing debt and/or use of credit	3.2.C.2 Borrowers may face difficulty repaying loans for a variety of reasons, including loss of income or monthly payments that exceed the consumer s ability to pay.	MK:014 — Explain factors that influence customer/client/business buying behavior. MK:028 — Describe property features that influence customer appeal.
3.2.C Recommend a strategy to manage a consumer s existing debt and/or use of credit	3.2.C.3 Borrowers can manage the impact of debt on their finances by maintaining a high credit score, seeking better terms on loans, and repaying high-interest-rate loans (e.g., credit card debt) as quickly as possible.	OP:001 — Develop project plan. OP:519 — Plan project.

Hospitality	Entrepreneurship	Business Management	Finance
RM:059 — Explain ways to assess risk. EC:011 — Determine factors affecting business risk.	RM:041 — Explain the role of ethics in risk management. SM:075 — Explain the nature of risk management.	RM:041 — Explain the role of ethics in risk management. OP:448 — Discuss the nature of operational risk management.	RA:002 — Discuss the nature of credit-based insurance scores. FM:002 — Explain the nature and scope of the financial-information management function.
CR:008 — Explain management's role in customer relations. SM:095 — Explain the nature of change management.	NF:130 — Utilize project-management software. NF:076 — Explain legal issues associated with information management.	HR:412 — Describe the use of technology in human resources management. NF:076 — Explain legal issues associated with information management.	FM:003 — Explain the role of ethics in financial-information management. FM:009 — Describe techniques used to analyze customer financial information.
NF:015 — Conduct an environmental scan to obtain business information. HR:410 — Discuss the nature of human resources management.	OP:441 — Explain information privacy, security, and confidentiality considerations in business. KM:004 — Explain legal considerations for knowledge management.	OP:441 — Explain information privacy, security, and confidentiality considerations in business. BL:149 — Describe the use of technology in compliance.	FM:011 — Describe the use of technology in the financial-information management function. NF:242 — Use treasury systems (e.g., cash management, budgeting, forecasting).
OP:192 — Conduct breakeven analysis. EN:024 — Evaluate risk-taking opportunities.	NF:261 — Write code to create information categories for analysis. NF:278 — Draw conclusions based on information analysis.	FI:669 — Choose investments based on security's technical analysis. OP:064 — Maintain data security.	OP:373 — Explain the nature of pricing and rate-making in insurance. FI:356 — Explain legal considerations for finance.
FI:096 — Forecast sales. MP:014 — Forecast sales for marketing plan.	OP:330 — Plan the requirements for data analysis. OP:518 — customers' credit-card numbers, passwords, customer transactions).	OP:363 — Discuss the nature of the secondary mortgage market. OP:328 — Discuss the connection between business analysis and business process management.	FI:528 — Discuss the cost of common stock. PD:340 — Discuss the levels and types of external financial reporting.
MK:014 — Explain factors that influence customer/client/business buying behavior. MP:031 — Develop customer profile.	OP:486 — Strategic sourcing, supplier relationship management, supply chain management). EC:065 — Identify the impact of small business/entrepreneurship on market economies.	OP:366 — Explain the estate planning process. FI:460 — Process preliminary budget detail.	FI:677 — Account for cash receipts (e.g., record cash, record income). FI:070 — Balance a bank account.
PI:001 — Explain the nature and scope of the pricing function. OP:162 — Evaluate vendor performance.	NF:002 — Maintain customer records. OP:525 — Explain legal considerations in distribution.	NF:135 — Use the Internet to determine a potential client's risk. CO:207 — Initiate correspondence with customers regarding market activity.	EC:065 — Identify the impact of small business/entrepreneurship on market economies. FI:741 — Develop policies to manage trade credit.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
3.2.C Recommend a strategy to manage a consumer s existing debt and/or use of credit	3.2.C.4 Strategies to improve an individual s credit score include paying bills on time, paying off existing debt, and minimizing use of credit cards.	OP:545 — Explain hotel security considerations. OP:013 — Explain routine security precautions.
3.2.C Recommend a strategy to manage a consumer s existing debt and/or use of credit	3.2.C.5 Borrowers can obtain better terms on loans, including lower interest rates and lower fees, by comparing the terms offered by different lenders and by making down payments on major purchases like a home or car. A down payment requires using some income or saved money to pay part of the cost of the purchase.	NF:325 — Create a destination management system to store data. NF:005 — Demonstrate personal information management/productivity applications.
3.2.C Recommend a strategy to manage a consumer s existing debt and/or use of credit	3.2.C.6 Individuals who face negative consequences from unmanageable debt, such as property seizures, may be able to seek debt management assistance. In some cases, borrowers may seek bankruptcy a legal process that eliminates some debts and helps the borrower set up a repayment plan for other debts.	NF:110 — Discuss the nature of information management. NF:293 — Explain the role of event management systems.
3.3.A Explain why businesses and consumers track and evaluate financial data	3.3.A.1 Businesses engage in a variety of financial transactions such as buying resources, receiving payment from customers, distributing profits to owners, and saving and borrowing funds. These transactions affect the business s assets, liabilities, and owners equity, which is the value of the business to its owners.	EI:132 — Model ethical behavior. NF:216 — Translate research findings into actionable business recommendations.
3.3.A Explain why businesses and consumers track and evaluate financial data	3.3.A.2 Consumers engage in a variety of financial transactions, such as receiving income, buying goods and services, saving, and borrowing, that affect their assets, liabilities, and net worth.	PJ:015 — Conduct pre-event research (e.g., event history, event brand image, event risks). PR:365 — Explain the use of social media for digital marketing.
3.3.A Explain why businesses and consumers track and evaluate financial data	3.3.A.3 Businesses record all financial transactions and use this data to prepare reports and financial statements that summarize the business s financial performance. Financial statements are used to monitor the business s financial health, guide decision making, provide accurate information to shareholders, investors, and lenders, and ensure compliance with laws and reporting regulations.	SE:062 — Acquire product information for use in selling. OP:164 — Utilize quality control methods at work.
3.3.A Explain why businesses and consumers track and evaluate financial data	3.3.A.4 Generally accepted accounting principles (GAAP) require corporations that sell ownership shares to the public to consistently disclose all positive and negative financial information for each reporting period, typically quarterly (every three months) or annually.	CR:003 — Explain the nature of positive customer relations. NF:079 — Evaluate quality and source of information.

Hospitality	Entrepreneurship	Business Management	$ Finance
OP:303 — Discuss the nature of supply chain management. IM:010 — Explain the nature of marketing research.	NF:144 — Manipulate data in the database management system. NF:267 — Mine data in learning management systems.	PD:334 — Discuss the role of life insurance in investment, retirement, and estate planning. NF:278 — Draw conclusions based on information analysis.	FI:757 — Manage investment portfolio. FI:758 — Manage pension investment portfolio.
NF:139 — Explain the principles of data analysis. MP:012 — Conduct competitive analysis.	HR:443 — Conduct gap and/or needs analysis to identify human-resources development needs. NF:159 — Explain the nature of a human resource information system (HRIS).	FM:014 — Demonstrate financial analysis applications. NF:235 — Use data analysis software.	RM:080 — Evaluate alternative revenue arrangements (e.g., cost-plus pricing, contingent fees). FI:436 — Determine the cost/value of inventory.
NF:148 — Discuss the nature of data mining. EI:111 — Act as a role model to fulfill the organization's standards/values.	NF:149 — Describe data mining tools and techniques. NF:257 — Identify the scope of data (e.g., structured, unstructured, data types).	NF:149 — Describe data mining tools and techniques. FI:575 — Explain the nature and scope of financial globalization.	BL:070 — Describe the nature of legal procedure. PD:334 — Discuss the role of life insurance in investment, retirement, and estate planning.
NF:216 — Translate research findings into actionable business recommendations. EN:018 — Explain considerations in making the decision to hire staff.	NF:235 — Use data analysis software. EI:038 — Explain ethical considerations in providing information.	BL:088 — Comply with financial reporting and internal control regulations in accounting. EI:038 — Explain ethical considerations in providing information.	FM:014 — Demonstrate financial analysis applications. PD:238 — Explain causes of stock price fluctuations.
NF:091 — Establish specifications for selecting hardware/software systems. OP:155 — Establish policies to protect company information and intangibles.	NF:266 — Capture and store data in a learning management system (LMS). PD:180 — Explain professional responsibilities in business information management.	NF:111 — Explain the role of ethics in information management. NF:005 — Demonstrate personal information management/productivity applications.	FI:575 — Explain the nature and scope of financial globalization. PD:215 — Explain the role and responsibilities of financial management personnel.
PM:273 — Identify internal and external service standards. EN:011 — Describe external resources useful to entrepreneurs during concept development.	OP:164 — Utilize quality control methods at work. VM:007 — Describe the use of technology in product-development management.	OP:164 — Utilize quality control methods at work. BL:148 — Discuss the nature and scope of compliance in the finance industry.	OP:268 — Post transaction data to accounting, compliance, and investment systems. NF:014 — Monitor internal records for business information.
OP:020 — Describe the role of management in the achievement of quality. QM:001 — Explain the nature of quality management.	QM:012 — Discuss ethical considerations in quality management. CR:003 — Explain the nature of positive customer relations.	SM:075 — Explain the nature of risk management. CR:003 — Explain the nature of positive customer relations.	NF:235 — Use data analysis software. NF:278 — Draw conclusions based on information analysis.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
3.3.A Explain why businesses and consumers track and evaluate financial data	3.3.A.5 Consumers are not usually required to record or report financial transactions; however, having an organized system, such as a budget, for tracking financial transactions helps consumers monitor their finances and make decisions aligned to their financial goals.	CO:215 — Use social media to enhance customer post visit experience. SE:076 — Explain the role of customer service as a component of selling relationships.
3.3.B Describe the roles of accounting and finance departments in the preparation, reporting, and use of financial information	3.3.B.1 Accounting departments identify and record all financial transactions during a time period and prepare financial statements.	OP:621 — Utilize quality control methods in food establishments. QM:001 — Explain the nature of quality management.
3.3.B Describe the roles of accounting and finance departments in the preparation, reporting, and use of financial information	3.3.B.2 Managerial accountants provide financial information and analysis to managers and other internal stakeholders for the purpose of business planning and decision making.	OP:003 — Identify resources needed for project. FI:782 — Calculate the cost of credit.
3.3.B Describe the roles of accounting and finance departments in the preparation, reporting, and use of financial information	3.3.B.3 Financial accountants provide financial information and analysis primarily to external stakeholders specifically shareholders, investors, and lenders.	CR:072 — Adapt customer service to meet the customers individual needs. PM:021 — Explain the nature of product/service branding.
3.3.B Describe the roles of accounting and finance departments in the preparation, reporting, and use of financial information	3.3.B.4 Finance departments are responsible for analyzing the financial data compiled by accounting departments and recommending strategies for maintaining or improving a business s financial performance.	NF:286 — Databases, blogs, forums, listservs, web analytics, social media, geolocation services). EC:011 — Determine factors affecting business risk.
3.3.B Describe the roles of accounting and finance departments in the preparation, reporting, and use of financial information	3.3.B.5 Consumers may hire financial advisors and/or accountants to help with financial planning and decision making as well as tax preparation.	OP:158 — Explain the nature of project management. NF:300 — Explain the role and components of property management systems.
3.4.A Determine startup costs associated with launching a new business or product	3.4.A.1 Startup costs are the one-time expenditures associated with launching a new business or product as well as initial expenses incurred while establishing the business.	SM:076 — Conduct a risk assessment of an event. OP:653 — Identify credit card fraud prevention methods.
3.4.A Determine startup costs associated with launching a new business or product	3.4.A.2 One-time expenditures include legal fees, incorporation and licensing fees, and in some cases equipment purchases.	FI:093 — Explain the nature of balance sheets. FI:094 — Describe the nature of income statements.

Hospitality	Entrepreneurship	Business Management	$ Finance
PM:209 — Build product/ service brand. PR:002 — Explain the types of promotion (i.e., institutional, product).	HR:439 — Conduct task/ process analysis. NF:079 — Evaluate quality and source of information.	NF:002 — Maintain customer records. NF:085 — Use basic operating systems.	OP:064 — Maintain data security. FI:284 — Choose investments based on security's fundamental analysis.
OP:027 — Negotiate service and maintenance contracts. PR:249 — Identify communications channels used in sales promotion.	SM:096 — Explain the change-management lifecycle. QM:001 — Explain the nature of quality management.	NF:079 — Evaluate quality and source of information. OP:163 — Identify quality-control measures.	FI:669 — Choose investments based on security's technical analysis. BL:149 — Describe the use of technology in compliance.
OP:475 — Describe the factors that influence business process design. OP:015 — Explain the nature and scope of purchasing.	CO:188 — Describe elements of a human resources management's communications program. OP:489 — Describe strategies to minimize the cost of maintaining inventory.	FI:586 — Explain methods used to value inventory (e.g., FIFO, LIFO, average cost, etc.). FI:436 — Determine the cost/ value of inventory.	FI:281 — Interpret financial ratios significant to investors. FI:091 — Describe the nature of cash flow statements.
PR:003 — Identify the elements of the promotional mix. PM:138 — Evaluate customer experience.	HR:522 — Explain assessment methods used in the hiring process. NF:270 — Process immigration-related records.	FI:662 — Discuss the nature of cost accounting budgets. FI:687 — Process payroll payments and remittances (e.g., employees, benefits, taxes).	HR:412 — Describe the use of technology in human resources management. FI:783 — Make responsible financial decisions.
EN:019 — Describe considerations in selecting capital resources. PR:001 — Explain the role of promotion as a marketing function.	RM:092 — Describe international considerations affecting risk management. CR:017 — Explain the role of ethics in customer relationship management.	PD:218 — Describe the role and responsibilities of risk management personnel. RM:076 — Explain risks and risk management strategies specific to broker-dealers.	FI:277 — Describe information that can be obtained from annual reports. FI:359 — Describe the nature of cash flows.
OP:024 — Explain the nature of overhead/operating costs. EN:025 — Explain the need for business systems and procedures.	RM:096 — Identify operational risk factors associated with business contracts. OP:506 — Explain the scope of domestic and global transport systems.	RM:062 — Discuss the nature of enterprise risk management (ERM). FI:750 — Identify project benefits and costs.	FI:394 — Project future revenues and expenses. OP:024 — Explain the nature of overhead/operating costs.
FI:093 — Explain the nature of balance sheets. FI:097 — Calculate financial ratios.	RM:065 — Discuss the nature of global risk. EC:011 — Determine factors affecting business risk.	FI:349 — Discuss the nature of investment risk. FI:503 — Discuss the nature of short-term (operating) financial plans.	EC:011 — Determine factors affecting business risk. NF:076 — Explain legal issues associated with information management.
FI:102 — Interpret financial statements. FI:358 — Determine relationships among total revenue, marginal revenue, output, and profit.	FI:541 — Interpret cash-flow statements. FI:603 — Arrange advance travel cash.	FI:396 — Reconcile cash. FI:507 — Prepare cash flow budgets/forecasts.	RA:003 — Underwrite an insurance policy. FI:571 — Determine insurance needs.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
3.4.A Determine startup costs associated with launching a new business or product	3.4.A.3 A business s initial expenses include occupancy expense, research and development, marketing, insurance, and the costs associated with production or acquisition of initial inventories. All of these expenses become ongoing once the business begins operation.	PI:001 — Explain the nature and scope of the pricing function. OP:675 — Describe the role of ethics in project management.
3.4.B Describe expenses associated with operating a business	3.4.B.1 Businesses classify their recurring costs as either direct or indirect. Direct costs are tied to the production or delivery of specific goods or services. Indirect costs, also called operating expenses, are the costs associated with running the business.	PR:421 — Develop media schedule. PR:002 — Explain the types of promotion (i.e., institutional, product).
3.4.B Describe expenses associated with operating a business	3.4.B.2 Recurring costs can also be fixed or variable. Fixed expenses do not change with production or service levels, while variable expenses will increase as production/service levels increase.	FI:822 — Calculate food product total cost. FI:821 — Calculate food product unit costs.
3.4.B Describe expenses associated with operating a business	3.4.B.3 Businesses that produce goods incur direct costs called the cost of goods sold (COGS). COGS typically includes the cost of raw materials, production supplies, production-related wages and benefits, and the cost to operate manufacturing facilities. The components of COGS can be either fixed or variable; rent for a factory is fixed, while raw materials costs are variable.	EI:004 — Demonstrate ethical work habits. OP:015 — Explain the nature and scope of purchasing.
3.4.B Describe expenses associated with operating a business	3.4.B.4 For businesses that provide services, the direct costs are called cost of sales and include direct labor expenses, travel costs, and any materials associated with delivering the service.	NF:236 — Explain the use of descriptive statistics in business decision making. MK:029 — Explain factors that influence customer selection of food places and menu items.
3.4.B Describe expenses associated with operating a business	3.4.B.5 Businesses face recurring indirect costs, called operating expenses. These costs, which are typically fixed, include occupancy expenses, salaries and benefits for office and sales staff, marketing and advertising costs, supplies, utilities, maintenance, and insurance.	CR:053 — Anticipate unspoken customer needs. CR:067 — Explain the importance of meeting and exceeding customer/ guest expectations.
3.4.B Describe expenses associated with operating a business	3.4.B.6 Businesses (and consumers) buy insurance to protect against financial losses from accidents, injuries, or property damage. Some types of insurance are required for example, workers compensation insurance but many are optional. Businesses (and consumers) vary in their willingness to accept risk and/or pay for insurance to minimize risk.	OP:005 — Report noncompliance with business health and safety regulations. FI:790 — Calculate credit-card processing costs.
3.5.A Explain why businesses seek external financial capital	3.5.A.1 Many entrepreneurs initially rely on bootstrapping (i.e., using personal savings), personal bank loans, and/or personal credit to fund startup costs.	NF:237 — Interpret descriptive statistics for business decision making. MP:003 — Explain the concept of market and market identification.

Hospitality	Entrepreneurship	Business Management	$ Finance
MP:004 — Identify market segments. BL:007 — Explain the nature of human resources regulations.	CR:016 — Discuss the nature of customer relationship management. OP:003 — Identify resources needed for project.	CR:017 — Explain the role of ethics in customer relationship management. CR:016 — Discuss the nature of customer relationship management.	EC:001 — Describe the concepts of economics and economic activities. FI:451 — Calculate the cost of goods sold.
PM:003 — Explain the concept of product mix. EN:026 — Describe the use of operating procedures.	NF:264 — Adhere to data change best practices. OP:513 — Describe the nature and scope of reverse logistics.	FI:739 — Describe cash management procedures. FI:574 — Describe the relationship between economic conditions and financial markets.	NF:085 — Use basic operating systems. FI:450 — Maintain job order cost sheets.
EN:012 — Assess the need to use external resources for concept development. EN:017 — Explain factors to consider in determining a venture's human-resources needs.	VM:002 — Describe the relationship between innovation and product development. OP:396 — Process returned/damaged product.	OP:217 — Discuss procedures for the secure handling of cash. OP:274 — Handle differences in cash received/deposited.	FI:524 — Discuss the cost of corporate bonds. FI:586 — Explain methods used to value inventory (e.g., FIFO, LIFO, average cost, etc.).
OP:030 — Use budgets to control operations. NF:001 — Describe the nature of business records.	OP:357 — Organize and track project resources. OP:351 — Support staff with assigned project-based work.	FI:745 — net present value, accounting rate of return, internal rate of return, etc.). RM:048 — Discuss the nature of risk measurement.	FI:658 — Differential cost, etc.). FI:662 — Discuss the nature of cost accounting budgets.
MP:005 — Select target market. EC:008 — Determine the relationship between government and business.	MK:014 — Explain factors that influence customer/client/business buying behavior. FI:782 — Calculate the cost of credit.	MK:014 — Explain factors that influence customer/client/business buying behavior. FI:568 — Control debt.	BL:001 — Describe legal issues affecting businesses. FI:081 — Describe the concept of insurance.
HR:508 — Coordinate human, capital, and fiscal resources to meet business priorities. NF:012 — Determine venture's information technology needs.	BL:156 — Explain regulations restricting customer trade (e.g., OFAC, FCPA, anti-bribery). CR:027 — Explain the relationship between customer services and sales.	NF:217 — Discuss the impact of technology on securities and investments. NF:134 — Use computer smart systems to assist in the underwriting process.	PD:327 — Describe components of commercial property insurance. PD:330 — Explain the nature of workers compensation insurance.
OP:474 — Discuss business process thinking and its impact. OP:476 — Explain the causes of business process changes.	NF:176 — Control incoming/outgoing documentation process. OP:005 — Report noncompliance with business health and safety regulations.	OP:449 — Process and settle securities transactions in accordance with transaction instructions. OP:277 — Describe the loan application generating process.	FI:093 — Explain the nature of balance sheets. OP:186 — Discuss the involvement of financial institutions in the real estate industry.
EN:020 — Identify capital resources needed for the venture. EN:021 — Assess the costs/benefits associated with resources.	SM:094 — Describe relationship among innovation, learning, and change. NF:236 — Explain the use of descriptive statistics in business decision making.	OP:003 — Identify resources needed for project. NF:236 — Explain the use of descriptive statistics in business decision making.	FI:507 — Prepare cash flow budgets/forecasts. FI:676 — Account for petty cash.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
3.5.A Explain why businesses seek external financial capital	3.5.A.2 Entrepreneurs evaluate their need for external financial capital (cash) by comparing their personal funds to their business s initial needs and by calculating how many goods or services they would need to sell in a period to break even (cover all costs for the period).	MP:042 — Explain the concept of event market identification. MK:019 — Behavior, gaining market share, etc.).
3.5.A Explain why businesses seek external financial capital	3.5.A.3 Entrepreneurs seek external financial capital if they lack the funds required to pay startup costs and operating costs for a sufficient period of time to break even.	HR:410 — Discuss the nature of human resources management. HR:411 — Explain the role of ethics in human resources management.
3.5.A Explain why businesses seek external financial capital	3.5.A.4 Established businesses seek external financial capital for a variety of reasons, including financing new product development, replacing fixed assets, and increasing sales volume and revenue.	OP:152 — Follow established security procedures/policies. NF:306 — Explain the role of restaurant management systems.
3.5.A Explain why businesses seek external financial capital	3.5.A.5 New and established businesses often seek external financial capital to manage cash flow because revenue collection can be irregular, while expenses must nonetheless always be paid.	NF:294 — Discuss event registration and attendee management systems. PD:352 — Explain the services of professional organizations in event planning and management.
3.5.B Determine potential sources of financial capital for a business	3.5.B.1 Most sources of financial capital are classified as loans or equity financing. i. Business loans are similar to personal loans and must be repaid with interest. Interest on loans is a business expense, and higher interest rates and/or larger loans increase the cost of borrowing for businesses. ii. Equity financing is a type of business funding that requires issuing ownership shares and ceding some control over decisions and a portion of future profits to investors, who become part owners.	PR:363 — Discuss the role of customer voice in word-of-mouth strategies. CR:021 — Process customer/guest orders.
3.5.B Determine potential sources of financial capital for a business	3.5.B.2 New businesses, typically those in operation for less than two years, often borrow money from the owners friends and family or use equity financing by issuing (selling) ownership shares to others, including friends and family or outside investors.	QM:003 — Discuss the need for continuous improvement of the quality process. OP:163 — Identify quality-control measures.
3.5.B Determine potential sources of financial capital for a business	3.5.B.3 Established businesses, typically those in operation for at least two years with proven revenue and capacity to repay, can obtain funds through business bank loans.	NF:085 — Use basic operating systems. FI:066 — Develop personal budget.
3.5.B Determine potential sources of financial capital for a business	3.5.B.4 Businesses organized as corporations can obtain funds by issuing bonds or shares of stock. A bond represents a loan from an investor to a business. Stock is an ownership share in the business and can be sold privately or publicly.	CO:204 — Use data visualization techniques (e.g., infographics, heat-maps, dynamic model outputs). NF:317 — Discuss Global Distribution Systems (GDS).

Hospitality	Entrepreneurship	Business Management	$ Finance
EN:014 — Use components of business plan to define venture idea. EN:007 — Describe entrepreneurial planning considerations.	OP:001 — Develop project plan. OP:519 — Plan project.	OP:001 — Develop project plan. OP:519 — Plan project.	FI:746 — Explain the impact of the cost of capital on capital investments. FI:383 — Prepare a trial balance.
EN:022 — Use external resources to supplement entrepreneur's expertise. HR:353 — Determine hiring needs.	SM:076 — Conduct a risk assessment of an event. OP:158 — Explain the nature of project management.	EC:011 — Determine factors affecting business risk. SM:076 — Conduct a risk assessment of an event.	FI:386 — Prepare a post-closing trial balance. FI:739 — Describe cash management procedures.
HR:368 — Assess employee performance. HR:356 — Select and hire new employees.	BL:070 — Describe the nature of legal procedure. OP:013 — Explain routine security precautions.	BL:070 — Describe the nature of legal procedure. OP:013 — Explain routine security precautions.	OP:217 — Discuss procedures for the secure handling of cash. OP:274 — Handle differences in cash received/deposited.
MP:015 — Set marketing goals and objectives. EI:114 — Establish strategic relationships with others.	PJ:010 — Manage project schedule. NF:164 — Create calendar/schedule.	NF:218 — Demonstrate proper use of securities and investments tools/technology. OP:221 — Discuss the elements and role of a bank security program.	FI:663 — Discuss the nature of cost allocation. FI:745 — net present value, accounting rate of return, internal rate of return, etc.).
SM:013 — Develop business plan. MP:018 — Develop marketing plan.	NF:244 — Formulate data validation strategies and methods (e.g., system edits, reports, audits). NF:188 — Schedule appointments.	OP:447 — Inadequate security, poor system design, poor HR policies). PD:223 — Explain the use of state risk pool programs.	FI:630 — Explain the nature of statements of changes in equity. OP:275 — Identify requirements for transporting cash.
OP:029 — Develop expense control plans. EN:028 — Develop and/or provide product/service.	QM:003 — Discuss the need for continuous improvement of the quality process. QM:002 — Describe the nature of quality management frameworks (e.g., Six Sigma, ITIL, CMMI).	RM:065 — Discuss the nature of global risk. FI:722 — Discuss the role of standard costing in the preparation and analysis of budgets.	PD:179 — Balance personal and professional responsibilities. EC:018 — Determine the impact of business cycles on business activities.
FI:099 — Develop company's/department's budget. PM:272 — Identify company's unique selling proposition.	NF:237 — Interpret descriptive statistics for business decision making. RM:066 — Monitor third-party relationships for potential risk.	NF:237 — Interpret descriptive statistics for business decision making. FI:753 — Monitor project portfolio.	FI:526 — Discuss the issuance of stock from a corporation. FI:729 — Discuss the nature of stock options."
EN:034 — Explain the need for continuation planning. SM:008 — Develop company goals/objectives.	CO:204 — Use data visualization techniques (e.g., infographics, heat-maps, dynamic model outputs). OP:522 — Explain the nature and scope of distribution.	CO:204 — Use data visualization techniques (e.g., infographics, heat-maps, dynamic model outputs). NF:110 — Discuss the nature of information management.	OP:363 — Discuss the nature of the secondary mortgage market. CO:207 — Initiate correspondence with customers regarding market activity.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
3.5.C Describe potential benefits and risks to lenders and investors who provide financial capital to businesses	3.5.C.1 In exchange for the financial capital they provide to businesses, lenders and investors obtain financial assets loans (including bonds) or shares of stock. These assets can be resold in a secondary market.	PR:422 — Explain the relationship between promotion and brand. NF:015 — Conduct an environmental scan to obtain business information.
3.5.C Describe potential benefits and risks to lenders and investors who provide financial capital to businesses	3.5.C.2 Lenders receive income from interest payments on loans. A bond pays interest to the bond holder. When an individual consumer buys a corporate bond in the secondary market, they become a lender to the business.	PR:253 — Discuss internal and external audiences for public-relations activities. SE:495 — Identify factors influencing customer selection of lodging property for groups/events.
3.5.C Describe potential benefits and risks to lenders and investors who provide financial capital to businesses	3.5.C.3 Investors may receive income from dividends, which represent their share of a business s profits; however, some corporations reinvest earnings into the business and do not pay dividends. When an individual consumer buys a share of stock in the secondary market, they become an investor (shareholder) in the business.	EC:023 — Explain the impact of the law of diminishing returns. FI:353 — Explain legal considerations for accounting.
3.5.C Describe potential benefits and risks to lenders and investors who provide financial capital to businesses	3.5.C.4 If an investor sells an asset at a higher price than they paid for it, they achieve a capital gain. The prices of financial assets such as bonds and stocks change in response to business performance, investor demand, and PESTEL forces.	BL:174 — Describe the nature and scope of government agencies that oversee the food industry. OP:024 — Explain the nature of overhead/operating costs.
3.5.C Describe potential benefits and risks to lenders and investors who provide financial capital to businesses	3.5.C.5 The annual rate of return on an investment is determined by dividing the total dollars gained (the sum of income and any capital gain) by the price of the asset.	PD:353 — Employ career-advancement strategies in event planning and management. CR:069 — Provide interesting or enlightening information about points of interest.
3.5.C Describe potential benefits and risks to lenders and investors who provide financial capital to businesses	3.5.C.6 Lenders and investors risk financial loss if a business performs poorly. Lenders risk losses if the business is unable to make interest payments or repay loans. Investors risk lost income (dividends) and decreased stock value if the business s profits decline, and they may lose their entire financial stake if a business shuts down.	OP:162 — Evaluate vendor performance. OP:444 — Explain the benefits of supply chain collaboration.
3.5.C Describe potential benefits and risks to lenders and investors who provide financial capital to businesses	3.5.C.7 Lenders and investors vary in their risk tolerance, which is their willingness to take financial risks. Some consumers and institutional lenders and investors have a high risk tolerance and will provide financial capital to fund risky or unproven ideas, while others are more cautious. Lenders and investors expect a higher rate of return when they invest in riskier assets.	OP:620 — Identify quality-control measures in food establishments. NF:280 — Identify information monitored for business decision making.

Hospitality	Entrepreneurship	Business Management	$ Finance
CR:001 — Identify company's brand promise. PR:252 — Identify types of public-relations activities.	PD:344 — Identify professional association opportunities in business information management. PD:185 — Explain career opportunities in business information management.	FI:513 — Describe the nature of short-term financial management. NF:015 — Conduct an environmental scan to obtain business information.	MK:019 — Behavior, gaining market share, etc.). PD:235 — Describe types of securities and investment firms.
PR:007 — Explain types of advertising media. PR:089 — Explain the nature of direct marketing channels.	KM:011 — Create a reference tool (data dictionary). SM:095 — Explain the nature of change management.	FI:394 — Project future revenues and expenses. OP:152 — Follow established security procedures/policies.	PD:236 — Describe how securities are traded. PD:243 — Discuss the nature of market timing.
PR:250 — Explain communications channels used in public-relations activities. FI:082 — Obtain insurance coverage.	EI:132 — Model ethical behavior. OP:152 — Follow established security procedures/policies.	EI:132 — Model ethical behavior. RM:066 — Monitor third-party relationships for potential risk.	NF:001 — Describe the nature of business records. PD:207 — Describe basic teller performance standards.
BL:009 — Explain the nature of tax regulations on business. FI:652 — File business tax returns.	FI:074 — Prepare personal income tax forms. OP:015 — Explain the nature and scope of purchasing.	"FI:074 — Prepare personal income tax forms. OP:015 — Explain the nature and scope of purchasing.	FI:367 — Future dividends, the expected rate of return, etc.). OP:279 Describe factors affecting loan pricing and loan structuring.
PD:257 — Monitor progress in achieving organizational goals. SM:009 — Define business mission.	PD:186 — Describe certifications in business information management. KM:003 — Explain the use of technology in knowledge management.	FI:686 — Account for payroll transactions (e.g., earnings, taxes, benefits, other deductions). OP:158 — Explain the nature of project management.	OP:372 — Assign value to an insurance claim. NF:135 — Use the Internet to determine a potential client's risk.
HR:359 — Maintain human resources records. OP:443 — Explain the concept of supply chain.	OP:677 — Discuss ethical considerations in supply chain management. OP:508 — Describe trends in international distribution systems.	OP:162 — Evaluate vendor performance. OP:444 — Explain the benefits of supply chain collaboration.	PD:218 — Describe the role and responsibilities of risk management personnel. RM:042 — Describe the use of technology in risk management.
CM:011 — Evaluate channel members. HR:358 — Dismiss/Fire employees.	OP:677 — Discuss ethical considerations in supply chain management. OP:508 — Describe trends in international distribution systems.	OP:162 — Evaluate vendor performance. OP:444 — Explain the benefits of supply chain collaboration.	PD:218 — Describe the role and responsibilities of risk management personnel. RM:042 — Describe the use of technology in risk management.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
3.5.D Develop and evaluate a pitch to prospective lenders or investors	3.5.D.1 Lenders and investors often require businesses to provide a business plan that includes their value proposition, market research, marketing strategy, and financial projections to justify a specific funding request, rate of return, and level of risk. A business owner typically develops a polished pitch summarizing this key information to persuade potential lenders and investors to provide their business with capital.	OP:019 — Describe crucial elements of a quality culture. PR:003 — Identify the elements of the promotional mix.
3.5.D Develop and evaluate a pitch to prospective lenders or investors	3.5.D.2 When evaluating a funding request from an established business, lenders and investors rely on the business s financial reports and projections as well as external industry data to estimate the economic valuation of the business. A valuation provides prospective investors with an estimate of what an ownership share is worth and helps lenders assess the business's capacity to repay a loan.	OP:006 — Follow instructions for use of equipment, tools, and machinery. NF:140 — Explain the nature of tools that can be used to access information in the database system.
3.5.D Develop and evaluate a pitch to prospective lenders or investors	3.5.D.3 A funding request is more likely to be successful when the business provides evidence of product-market fit and a basis for its financial projections. Lenders and investors typically prefer funding projects with lower risk and higher projected returns.	CR:006 — Respond to customer inquiries. CR:010 — Handle customer/client complaints.
3.5.D Develop and evaluate a pitch to prospective lenders or investors	3.5.D.4 In evaluating a request for financial capital, lenders and investors may also consider the qualifications of the business s leadership team and whether the business s value proposition and mission align with the funders goals.	NF:139 — Explain the principles of data analysis. NF:148 — Discuss the nature of data mining.
3.6.A Determine and describe components of a business income statement	3.6.A.1 An income statement, also referred to as a statement of profit and loss, is a financial statement that compares a business s total revenue to its total costs over a time period to determine the business s net profit or loss. An income statement typically provides multiple periods (e.g., years, quarters, or months) of data for comparison purposes.	PD:301 — Ascertain employee's role in achieving governance objectives. FI:572 — Explain the nature of estate planning.
3.6.A Determine and describe components of a business income statement	3.6.A.2 An income statement organizes income and cost information into three major categories: revenue, cost of goods sold (COGS), and operating expenses. Income statements also identify interest, taxes, and nonrecurring expenses.	PD:255 — Ascertain employee's role in meeting organizational goals. FI:795 — Develop event budget.
3.6.A Determine and describe components of a business income statement	3.6.A.3 For income statement purposes, revenue is the income generated by a business s core activities, such as sales of goods and services.	SM:063 — Discuss the nature of managerial planning. OP:652 — Resolve problems with suppliers' quality issues.
3.6.A Determine and describe components of a business income statement	3.6.A.4 Gross profit describes the profit earned after deducting only the direct costs of production; it is calculated by subtracting COGS from revenue.	NF:285 — Identify challenges with the use of unstructured business data. FI:819 — Discuss the use of make-or-buy analysis in food establishments.

Hospitality	Entrepreneurship	Business Management	$ Finance
HR:403 — Foster a right environment for employees. PM:129 — Determine initial feasibility of product idea.	NF:110 — Discuss the nature of information management. KM:015 — Maintain knowledge management systems.	OP:675 — Describe the role of ethics in project management. HR:410 — Discuss the nature of human resources management.	OP:278 — Explain the process of credit analysis. NF:238 — Interpret business data correlations.
EI:062 — Demonstrate negotiation skills. HR:392 — Train staff.	NF:005 — Demonstrate personal information management/productivity applications. PD:187 — Explain career opportunities in human resources management.	PD:215 — Explain the role and responsibilities of financial management personnel. HR:411 — Explain the role of ethics in human resources management.	PD:322 — Explain the nature of liability insurance. PD:328 — Explain the nature of commercial liability insurance.
HR:393 — Supervise staff. OP:028 — Negotiate lease or purchase of facility.	NF:111 — Explain the role of ethics in information management. NF:156 — Identify management information requirements.	CR:015 — Discuss the importance of meeting and exceeding customer expectations. CO:208 — Develop communication plans based on customer preferences.	FI:066 — Develop personal budget. PD:018 — Set personal goals.
SM:001 — Explain the concept of management. PD:213 — Discuss the importance of corporate governance in business.	HR:410 — Discuss the nature of human resources management. OP:675 — Describe the role of ethics in project management.	NF:139 — Explain the principles of data analysis. NF:148 — Discuss the nature of data mining.	NF:149 — Describe data mining tools and techniques. OP:328 — Discuss the connection between business analysis and business process management.
SM:011 — Explain external planning considerations. SM:010 — Conduct an organizational SWOT.	PJ:009 — Execute and control projects. OP:327 — Discuss the nature of business analysis.	PD:301 — Ascertain employee's role in achieving governance objectives. FI:572 — Explain the nature of estate planning.	NF:003 — Identify ways that technology impacts business. NF:015 — Conduct an environmental scan to obtain business information.
FI:041 — Identify risks associated with obtaining business credit. FI:034 — Explain loan evaluation criteria used by lending institutions.	PD:255 — Ascertain employee's role in meeting organizational goals. FI:066 — Develop personal budget.	FI:505 — Explain the use of cash budgets. FI:782 — Calculate the cost of credit.	EC:004 — Determine economic utilities created by business activities. EC:071 — Describe types of business activities.
FI:033 — Complete loan application package. PD:302 — Identify the factors that impact governance structures.	QM:010 — Discuss the implications of quality costs. VM:006 — Identify the impact of product life cycles on operating decisions.	PD:234 — Discuss considerations in selecting a securities sales agent. FI:677 — Account for cash receipts (e.g., record cash, record income).	PD:241 — Discuss the nature of margin accounts. FI:479 — Determine the components of internal accounting control procedures for a business.
CM:009 — Explain the nature of channel strategies. CM:003 — Explain the nature of channels of distribution.	OP:477 — Explain the impact of supply chain on business performance. OP:162 — Evaluate vendor performance.	FI:528 — Discuss the cost of common stock. PD:222 — Discuss the manner in which insurance companies generate income.	PD:319 — Describe components of automobile insurance coverage. OP:454 — Determine client's insurance needs.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
3.6.A Determine and describe components of a business income statement	3.6.A.5 Operating expenses are the indirect costs a business incurs and are typically organized as selling expenses (e.g., advertising costs and salespeople s salaries) and general and administrative expenses (e.g., office salaries, rent on office space, and insurance). Research and development spending is also included in operating expenses.	CR:066 — Describe strategies for managing customer dynamics. MP:046 — Rail market, specialty/activity/sports markets, ski market, niche market, etc.).
3.6.A Determine and describe components of a business income statement	3.6.A.6 Operating profit is the profit earned after deducting COGS and operating expenses and represents the business s net income before interest and taxes; it is calculated by subtracting operating expenses from gross profit.	SE:508 — Conduct pre-trip research. FI:798 — Discuss the nature of lodging accounting systems.
3.6.A Determine and describe components of a business income statement	3.6.A.7 Interest expense is the cost of borrowing money through loans (including bonds). Pretax income is calculated by subtracting interest expense from operating profit.	EC:010 — Identify factors affecting a business's profit. FI:352 — Explain the use of technology in accounting.
3.6.A Determine and describe components of a business income statement	3.6.A.8 If pretax income is positive, businesses must pay taxes on that income; any tax expense is included on the income statement.	MP:045 — Describe lodging market segments. MP:043 — Identify event market segments.
3.6.A Determine and describe components of a business income statement	3.6.A.9 Net profit, or income after taxes, is the final dollar amount reported on a typical income statement. It is calculated by subtracting taxes from pretax income. Net profit is known as the bottom line and represents the profit or income earned by the business's owners at the end of a given period.	NF:150 — Discuss the importance of ethics in data mining. IM:490 — Administer visitor experience survey.
3.6.B Evaluate the financial performance of a business using income statement information	3.6.B.1 Income statement information is used by internal and external stakeholders to monitor trends in revenues and costs, evaluate profitability, and inform decisions related to improving future profitability.	NF:151 — Demonstrate basic data mining techniques. NF:078 — Obtain needed information efficiently.
3.6.B Evaluate the financial performance of a business using income statement information	3.6.B.2 Gross profit margin, which is calculated as gross profit divided by total revenue, is used to evaluate how successfully a business is setting prices and managing its direct costs.	FI:356 — Explain legal considerations for finance. CR:052 — Identify factors associated with positive customer experiences.
3.6.B Evaluate the financial performance of a business using income statement information	3.6.B.3 Operating profit margin, which is calculated as operating profit divided by total revenue, is used to evaluate how successfully a business is marketing and selling its product(s), administering the activities of the business, and controlling operating expenses.	NF:152 — Interpret data mining findings. OP:191 — Describe the use of technology in operations.

Hospitality	Entrepreneurship	Business Management	$ Finance
OP:477 — Business design, sustainability). PM:204 — Adjust idea to create functional product.	BL:125 — Discuss regulations that affect the vendor/supplier bidding process. OP:444 — Explain the benefits of supply chain collaboration.	FI:671 — Select real-estate investments based on qualitative and quantitative analysis. FI:670 — Conduct qualitative and quantitative analysis of real-estate investments.	EC:072 — Describe the nature of taxes. FI:696 — Calculate taxes owed by clients (i.e., individual and business).
PD:019 — Use time-management skills. CM:010 — Select channels of distribution.	OP:524 — Describe the use of technology in distribution. OP:303 — Discuss the nature of supply chain management.	PD:239 — Discuss the relationship between bond prices and yields. FI:362 — Describe the nature of technical analysis.	FI:646 — Use the time value of money to make business decisions (e.g., projects, investments, etc.). FI:062 — Explain the time value of money.
SM:028 — Describe factors that influence management. EI:105 — Adapt management style to the personality type of others.	NF:178 —Archive information according to retention procedures. KM:016 — Update knowledge management systems.	EC:010 — Identify factors affecting a business's profit. EI:083 — Describe the nature of business customs and practices in the North American market.	FI:698 — Prepare tax returns for clients (i.e., individuals and business). FI:067 — Explain the nature of tax liabilities.
PI:002 — Explain factors affecting pricing decisions. EC:072 — Describe the nature of taxes.	MK:019 — Behavior, gaining market share, etc.). FI:277 — Describe information that can be obtained from annual reports.	FI:236 — Interest payment for a bond, the effects of interest rates on the price of a bond, etc.). EC:065 — Identify the impact of small business/entrepreneurship on market economies.	FI:442 — Calculate payroll taxes. FI:686 — Account for payroll transactions (e.g., earnings, taxes, benefits, other deductions).
EN:041 — Describe small-business opportunities in international trade. CO:009 — Prepare complex written reports.	NF:148 — Discuss the nature of data mining. NF:243 — Describe methods of securely transmitting data.	OP:460 — Identify data acquisition strategies. FI:659 — Describe marginal analysis techniques and applications.	RM:078 — Monitor for breach of contract of non-performance related terms and conditions. EI:038 — Explain ethical considerations in providing information.
PD:214 — Transparency, internal and external audit functions). EI:125 — Recognize and respond to ethical dilemmas.	FI:659 — Describe marginal analysis techniques and applications. EI:004 — Demonstrate ethical work habits.	EI:004 — Demonstrate ethical work habits. NF:222 — Interpret descriptive statistics for investment decision making.	NF:079 — Evaluate quality and source of information. OP:162 — Evaluate vendor performance.
EI:124 — Explain reasons for ethical dilemmas. EI:060 — Enlist others in working toward a shared vision.	OP:447 — Inadequate security, poor system design, poor HR policies). OP:499 — Volatility, cyber security, artificial intelligence, automation).	BL:104 — Discuss ethical considerations in the securities and investments industry. FI:343 — Explain the purpose of internal accounting controls.	CO:055 — Extract relevant information from written materials. CO:086 — Organize information.
EI:014 — Recognize/Reward others for their efforts and contributions. OP:189 — Explain the nature of operations.	KM:021 — Discuss the nature of records management. HR:411 — Explain the role of ethics in human resources management.	FI:280 — Explain fundamental analysis used in making investment decisions. FI:661 — Discuss the use of variance analysis in managerial accounting.	CR:002 — Determine ways of reinforcing the company's image through employee performance. NF:005 — Demonstrate personal information management/productivity applications.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	Essential Knowledge	Marketing
3.6.B Evaluate the financial performance of a business using income statement information	3.6.B.4 Net profit margin, which is calculated as net profit divided by total revenue, is used to evaluate overall profitability. Net profit margin describes the percentage of revenue that flows to owners as income.	BL:001 — Describe legal issues affecting businesses. MK:034 — Describe factors influencing customer willingness to travel to a destination.
3.6.B Evaluate the financial performance of a business using income statement information	3.6.B.5 Gross profit margin, operating profit margin, and net profit margin are typically benchmarked against projections, past performance, and performance by competitors as a means of determining whether the business s financial performance is meeting expectations.	SE:476 — Up-sell to enhance customer experience. CR:065 — Identify customer dynamics affecting food establishments.
3.6.B Evaluate the financial performance of a business using income statement information	3.6.B.6 Businesses use the percentage change equation to determine the rate of change for any data point. For example, a business evaluating financial performance may calculate the rate of change in its income, cost, profit, or profit margin. Percentage change = [(Current Value — Initial Value) / Initial Value] x 100	CR:071 — Respond to customer feedback. PI:091 — Promotions, market segments, etc.).
3.6.C Explain why and how businesses and consumers predict and plan for future income and expenses	3.6.C.1 Businesses and consumers face financial uncertainty because incomes and expenses fluctuate in response to changing needs and wants, competitive pressure within marketsand PESTEL forces. Thoughtful planning can help both businesses and consumers meet financial goals.	FI:569 — Discuss the nature of retirement planning. OP:008 — Maintain a safe work environment.
3.6.C Explain why and how businesses and consumers predict and plan for future income and expenses	3.6.C.2 Businesses develop projected income statements and/or budgets to plan for revenues, costs, and resulting profit/loss for a period (e.g., a month, a quarter, or a year). Projected income statements and budgets describe estimates of all expenses involved in running the business and predicted revenues, given projected production and sales levels.	CR:002 — Determine ways of reinforcing the company's image through employee performance. CO:014 — Explain the nature of staff communication.
3.6.C Explain why and how businesses and consumers predict and plan for future income and expenses	3.6.C.3 Projected income statements and budgets help businesses plan for expected costs, identify funding needs, and maintain enough cash to meet current obligations.	FI:075 — Describe types of financial-services providers. OP:160 — Manage the bid process in purchasing.
3.6.C Explain why and how businesses and consumers predict and plan for future income and expenses	3.6.C.4 Consumers use budgets to plan saving and spending allocations based on expected income. A consumer budget describes expected net pay (income after taxes and other deductions) for a period, typically a month or a year, and all planned savings and expenses including debt payments.	MK:015 — Discuss actions employees can take to achieve the company's desired results. NF:083 — Explain the role of information systems.
3.6.C Explain why and how businesses and consumers predict and plan for future income and expenses	3.6.C.5 Budgets help consumers identify spending patterns and assess whether they are meeting their financial goals, including managing debt, saving for future expenses, and donating to charitable organizations whose missions they support.	PR:415 — Describe effective electronic promotional content. EC:007 — Explain the types of economic systems.

Hospitality	Entrepreneurship	Business Management	$ Finance
BL:002 — Describe the nature of legally binding contracts. BL:051 — Describe methods used to protect intellectual property.	OP:339 — Discuss legal considerations in operations. BL:001 — Describe legal issues affecting businesses.	OP:289 — Process an insurance claim. OP:455 — Process insurance documentation.	CO:063 — Participate in a staff meeting. NF:077 — Assess information needs.
EI:115 — Share best practices with key individuals and groups. PD:126 — Explain the need for innovation skills.	FI:416 — Discuss the relationship between operations management and accounting. HR:413 — Explain human resources management functions.	OP:450 — Manage customer accounts. FI:682 — Account for sales (e.g., invoices, sales receipts, etc.).	NF:078 — Obtain needed information efficiently. NF:080 — Apply information to accomplish a task.
EI:123 — Describe the nature of ethics. BL:008 — Explain the nature of workplace regulations (including OSHA, ADA).	NF:169 — Process customer orders. CR:006 — Respond to customer inquiries.	PD:243 — Discuss the nature of market timing. OP:275 — Identify requirements for transporting cash.	FI:572 — Explain the nature of estate planning. OP:366 — Explain the estate planning process.
SM:007 — Explain the nature of business plans. BL:010 — Explain the nature of businesses' reporting requirements.	FI:569 — Discuss the nature of retirement planning. FI:572 — Explain the nature of estate planning.	NF:226 — Describe the nature of Extensible Business Reporting Language (XBRL). NF:241 — Describe the nature of Extensible Business Reporting Language (XBRL).	FI:460 — Process preliminary budget detail. OP:519 — Plan project.
EN:002 — Discuss entrepreneurial discovery processes. EN:006 — Generate venture ideas.	CR:002 — Determine ways of reinforcing the company's image through employee performance. CO:014 — Explain the nature of staff communication.	FI:443 — Prepare federal, state, and local payroll tax returns and reports. CR:002 — Determine ways of reinforcing the company's image through employee performance.	CO:205 — Objectives. FI:348 — Discuss types of investment objectives.
EN:016 — Select sources to finance venture creation/start-up. EN:010 — Assess risks associated with venture.	CR:010 — Handle customer/client complaints. OP:244 — Describe the role of solicitations used in the purchasing process.	CR:033 — Interpret loan terms for a client. CR:010 — Handle customer/client complaints.	FI:609 — Explain economic and marketplace factors impacting bank portfolio quality. PD:201 — Explain the role of savings and loan associations.
EN:031 — Create processes for ongoing opportunity recognition. PM:136 — Create processes for ongoing opportunity recognition.	MK:015 — Discuss actions employees can take to achieve the company's desired results. NF:275 — Explain trends in human resources management.	MK:015 — Discuss actions employees can take to achieve the company's desired results. FI:676 — Account for petty cash.	PD:255 — Ascertain employee's role in meeting organizational goals. FI:282 — Assess securities' fundamentals.
SM:002 — Explain the nature of managerial ethics. BL:003 — Explain types of business ownership.	NF:140 — Explain the nature of tools that can be used to access information in the database system. OP:006 — Follow instructions for use of equipment, tools, and machinery.	FI:728 — Explain types of budgeting systems (e.g., top-down, bottom-up, incremental, etc.). NF:140 — Explain the nature of tools that can be used to access information in the database system.	CO:204 — Use data visualization techniques (e.g., infographics, heat-maps, dynamic model outputs). NF:139 — Explain the principles of data analysis.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
3.6.D Develop an income statement or projected income statement for a business	3.6.D.1 Businesses use current financial data tracking revenues, expenses, and taxes to develop income statements.	PR:364 — Explain the role of business websites in digital marketing. NF:077 — Assess information needs.
3.6.D Develop an income statement or projected income statement for a business	3.6.D.2 Businesses predict future revenues and expenses (and estimated taxes) to develop projected income statements.	EI:103 — Maintain the confidentiality of others. OP:660 — Monitor groups activities to ensure compliance with safety regulations.
3.6.D Develop an income statement or projected income statement for a business	3.6.D.3 Future revenues are estimated based on planned pricing strategies and market research about customer demand and industry trends.	EI:029 — Respect the privacy of others. NF:141 — Access information in the database system.
3.6.D Develop an income statement or projected income statement for a business	3.6.D.4 Future COGS and operating expenses are estimated based on planned production processes, the cost of supply chain components, and other projected expenses, such as occupancy expenses, marketing expenses, office and sales salaries, and planned research and development.	FI:081 — Acquire a foundational knowledge of accounting to understand its nature and scope. Describe the need for financial information. FI:353 — Implement accounting procedures to track money flow and to determine financial status.
3.7.A Determine and describe components of a business balance sheet	3.7.A.1 A balance sheet is a financial statement that compares a business s assets to its liabilities and owners equity the net worth of the business to its owners at a specific point in time. According to the balance sheet equation (also called the fundamental accounting equation), assets equal liabilities plus owners equity.	OP:652 — Implement expense-control strategies to enhance a business's financial wellbeing. Explain the nature of overhead/operating costs. EC:009 — Identify factors affecting a business's profit (CS).
3.7.A Determine and describe components of a business balance sheet	3.7.A.2 The assets listed on a balance sheet include every item of value owned by a business, grouped according to liquidity into current assets, long-term assets, and intangible assets.	EC:009 — Identify factors affecting a business's profit (CS). FI:060 — Describe sources of income (wages/ salaries, interest, rent, dividends, transfer payments, etc.) (PQ).
3.7.A Determine and describe components of a business balance sheet	3.7.A.3 The liabilities listed on a balance sheet represent debts or obligations owed by a business, grouped into current and long-term liabilities, in order of when payment is due.	FI:060 — Describe sources of income (wages/ salaries, interest, rent, dividends, transfer payments, etc. (PQ). EC:009 — Identify factors affecting a business's profit (CS).
3.7.A Determine and describe components of a business balance sheet	3.7.A.4 Owners equity the net worth of a business is the difference between assets and liabilities. Owners equity is often comprised of stock and retained earnings, which are the business s cumulative profits not paid out as dividends.	CM:021 — Describe the need for marketing data. IM:284 — Describe options businesses use to obtain marketing research data (i.e., primary and secondary research) (SP).

Hospitality	Entrepreneurship	Business Management	$ Finance
FI:085 — Explain the concept of accounting. EC:009 — Explain the concept of private enterprise.	FI:343 — Explain the purpose of internal accounting controls. FI:480 — Maintain internal accounting controls.	RA:002 — Discuss the nature of credit-based insurance scores. FI:480 — Maintain internal accounting controls.	FI:687 — Process payroll payments and remittances (e.g., employees, benefits, taxes). FI:697 — Account for taxes.
EN:036 — Evaluate options for continued venture involvement. SM:012 — Develop action plans.	BL:159 — Describe factors affecting the settlement of legal matters. FI:353 — Explain legal considerations for accounting.	FI:353 — Explain legal considerations for accounting. FI:356 — Explain legal considerations for finance.	CO:209 — Update the client on events/changes impacting portfolio. FI:721 — Return on investment [ROI], customer profitability analysis, etc.).
EN:027 — Explain methods/ processes for organizing workflow. EN:040 — Explain the role requirements of entrepreneurs and owners.	FI:356 — Explain legal considerations for finance. CO:187 — Maintain confidentiality in dealing with personnel.	BL:133 — Discuss legal considerations in the finance industry. BL:001 — Describe legal issues affecting businesses.	NF:216 — Translate research findings into actionable business recommendations. FI:671 — Select real-estate investments based on qualitative and quantitative analysis.
NF:283 — Describe methods used to collect hospitality and tourism business. OP:517 — Comply with strategies for protecting business' digital assets.	PD:019 — Use time-management skills. PM:036 — Determine services to provide customers.	FI:562 — Determine personal net worth. EC:138 — Describe types of business models.	BL:104 — Discuss ethical considerations in the securities and investments industry. BL:105 — Discuss laws and regulations governing the securities and investments industry.
NF:048 — Describe current issues and trends in the hospitality and tourism industry. NF:283 — Describe methods used to collect hospitality and tourism business information.	SM:007 — Explain the nature of business plans. SM:028 — Describe factors that influence management.	EI:137 — Assess long-term value and impact of actions on others. NF:013 — Describe current business trends.	EI:137 — Assess long-term value and impact of actions on others. FI:238 — Calculate the time value of money.
NF:048 — Describe current issues and trends in the hospitality and tourism industry. NF:283 — Describe methods used to collect hospitality and tourism business information.	CM:010 — Select channels of distribution. CM:011 — Evaluate channel members.	EI:083 — Describe the nature of business customs and practices in the North American market. EI:086 — Describe the nature of business customs and practices in the Pacific Rim.	FI:692 — Account for long-term liabilities (e.g., bonds payable, notes payable, leases, etc.). FI:733 — Describe components of a payment system.
NF:283 — Describe methods used to collect hospitality and tourism business information. OP:517 — Comply with strategies for protecting business' digital assets.	CO:009 — Prepare complex written reports. CO:062 — Write proposals.	EI:119 — Describe the nature of business customs and practices in Northern Africa. EN:041 — Describe small-business opportunities in international trade.	PD:312 — Discuss the nature of stock adjustments. BL:151 — Comply with securities and investments regulations.
NF:283 — Describe methods used to collect hospitality and tourism business information. NF:285 — Identify challenges with the use of unstructured business data.	EI:006 —Demonstrate adaptability. EI:012 — Persuade others.	NF:143 — Create a meaningful data set. NF:145 — Analyze company's data requirements.	FI:362 — Describe the nature of technical analysis. FI:659 — Describe marginal analysis techniques and applications.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
3.7.A Determine and describe components of a business balance sheet	3.7.A.5 A balance sheet typically provides a snapshot of comparable data (e.g., the end of a quarter) from a previous year or multiple years for purposes of comparison.	FI:081 — Acquire a foundational knowledge of accounting to understand its nature and scope. Describe the need for financial information. CO:174 — Write internal and external business correspondence to convey and obtain information effectively.
3.7.B Interpret the information in a business s balance sheet	3.7.B.1 Internal stakeholders, such as business managers and owners, as well as external stakeholders, such as lenders and investors, use balance sheets to evaluate the financial condition of a business at a point in time (e.g., the end of a year or quarter).	FI:081 — Acquire a foundational knowledge of accounting to understand its nature and scope. Describe the need for financial information. OP:005 — Implement safety procedures to minimize loss. Follow instructions for use of equipment, tools, and machinery.
3.7.B Interpret the information in a business s balance sheet	3.7.B.2 A balance sheet indicates whether a business has a positive net worth, whether it has sufficient working capital to fund day-to-day operations (current assets meet or exceed current liabilities), and whether its debt level is comparable to similar businesses.	OP:153 — Comply with security rules, regulations, and codes (e.g., property, privacy, access, confidentiality) to protect customer and company information, reputation, and image. Explain information privacy, security, and confidentiality considerations in b. FI:081 — Acquire a foundational knowledge of accounting to understand its nature and scope. Describe the need for financial information.
3.7.B Interpret the information in a business s balance sheet	3.7.B.3 Business owners may shut down a business or pursue bankruptcy if the business cannot access sufficient current assets to fund operations. Bankruptcy is a legal process through which a business can liquidate assets, eliminate or repay debts, and either shut down or reorganize the business under legal supervision.	FI:066 — Determine personal net worth (CS). BL:068 — Describe methods used to protect intellectual property (SP).
3.7.C Describe the purpose of determining personal net worth	3.7.C.1 Personal net worth is typically calculated for a household, which may include more than one individual. Net worth is determined by adding all of the household s assets, including savings and investments, property, and personal possessions, and subtracting all liabilities.	IM:301 — Employ marketing information to plan marketing activities. Describe the use of target marketing in professional selling. IM:322 — Process data to translate marketing information into useful insights/knowledge. Edit/clean research data .
3.7.C Describe the purpose of determining personal net worth	3.7.C.2 Lenders may require information about a consumer s household net worth as part of the loan application process.	FI:081 — Acquire a foundational knowledge of accounting to understand its nature and scope. Describe the need for financial information. FI:356 — Manage financial resources to ensure solvency. Describe the nature of budgets.
3.7.C Describe the purpose of determining personal net worth	3.7.C.3 Consumers and financial planners consider net worth when determining whether individuals have sufficient savings to retire.	FI:353 — Implement accounting procedures to track money flow and to determine financial status. EN:041 — Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.).
3.8.A Determine and describe components of a business s cash flow statement	3.8.A.1 A cash flow statement is a financial statement used by businesses to show how cash inflows and outflows impact a business s cash balance over the course of a financial reporting period.	OP:196 — Maintain work flow to enhance productivity. Monitor and ensure completion of delegated tasks. FI:353 — Implement accounting procedures to track money flow and to determine financial status.

Hospitality	Entrepreneurship	Business Management	$ Finance
NF:237 — Interpret descriptive statistics for business decision making. NF:279 — Explain the need for hospitality and tourism business information.	PD:214 — Transparency, internal and external audit functions). EI:125 — Recognize and respond to ethical dilemmas.	NF:077 — Assess information needs. NF:078 — Obtain needed information efficiently.	NF:081 — Store information for future use. NF:083 — Explain the role of information systems.
FI:789 — Discuss considerations in accepting credit-card payments. FI:790 — Calculate credit-card processing costs.	EI:060 — Enlist others in working toward a shared vision. NF:093 — Interpret statistical findings.	NF:146 — Design a database to meet business requirements. NF:080 — Apply information to accomplish a task.	NF:218 — Demonstrate proper use of securities and investments tools/technology. FI:275 — Interpret securities table.
NF:237 — Interpret descriptive statistics for business decision making. NF:279 — Explain the need for hospitality and tourism business information.	OP:189 — Explain the nature of operations. EI:014 — Recognize/Reward others for their efforts and contributions.	OP:013 — Explain routine security precautions. OP:152 — Follow established security procedures/policies.	OP:013 — Explain routine security precautions. OP:152 — Follow established security procedures/policies.
EI:090 — Describe personal traits important to success in hospitality and tourism. BL:135 — Describe the rights of customers in the hospitality and tourism industry.	EI:033 — Exhibit cultural sensitivity. EI:044 — Encourage team building.	BL:051 — Describe methods used to protect intellectual property. BL:002 — Describe the nature of legally binding contracts.	FI:562 — Determine personal net worth. BL:051 — Describe methods used to protect intellectual property.
SE:329 — Process sales transactions (e.g., cash, credit, check). FI:789 — Discuss considerations in accepting credit-card payments.	EI:062 — Demonstrate negotiation skills. EI:105 — Adapt management style to the personality type of others.	NF:081 — Store information for future use. NF:083 — Explain the role of information systems.	OP:277 — Describe the loan application generating process. CR:018 — Describe the use of technology in customer relationship management.
EI:090 — Describe personal traits important to success in hospitality and tourism. BL:135 — Describe the rights of customers in the hospitality and tourism industry.	EI:115 — Share best practices with key individuals and groups. EI:111 — Act as a role model to fulfill the organization's standards/values.	BL:068 — Describe the United States' judicial system. BL:126 — Describe the nature of customs regulations.	FI:682 — Account for sales (e.g., invoices, sales receipts, etc.). OP:368 — Manage receipts and payments for a trust.
FI:541 — Interpret cash-flow statement. FI:113 — Explain cash control procedures.	PD:302 — Identify the factors that impact governance structures. EI:114 — Establish strategic relationships with others.	EC:065 — Identify the impact of small business/entrepreneurship on market economies. EC:109 — Discuss the impact of globalization on business.	EC:083 — Describe the economic impact of inflation on business. NF:226 — Describe the nature of Extensible Business Reporting Language (XBRL).
FI:541 — Interpret cash-flow statements. FI:113 — Explain cash control procedures.	EN:002 — Discuss entrepreneurial discovery processes. EN:006 — Generate venture ideas.	CR:002 — Determine ways of reinforcing the company's image through employee performance. HR:465 — Explain payroll functions.	FI:443 — Prepare federal, state, and local payroll tax returns and reports. CO:014 — Explain the nature of staff communication.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
3.8.A Determine and describe components of a business s cash flow statement	3.8.A.2 Businesses closely monitor cash balances to ensure there is sufficient cash available to pay recurring expenses (e.g., payroll and rent), repay lenders, and manage unforeseen expenses.	SE:116 — Process sales transactions (e.g., cash, credit, check (CS). EN:041 — Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.).
3.8.A Determine and describe components of a business s cash flow statement	3.8.A.3 Cash inflows increase a business s cash balance and typically include payments from customers, interest or dividends earned on investment assets, proceeds received from the sales of a business s assets, and/or infusions of financial capital, such as money raised by taking out a new loan.	EN:041 — Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc. SE:116 — Process sales transactions (e.g., cash, credit, check) (CS).
3.8.A Determine and describe components of a business s cash flow statement	3.8.A.4 Cash outflows decrease a business s cash balance and typically include payments to employees and suppliers, interest expense paid on existing loans, taxes paid to the government, money spent to purchase assets, money spent on debt repayment, and dividends.	FI:081 — Acquire a foundational knowledge of accounting to understand its nature and scope. Describe the need for financial information. OP:005 — Implement safety procedures to minimize loss. Follow instructions for use of equipment, tools, and machinery.
3.8.A Determine and describe components of a business s cash flow statement	3.8.A.5 A business s cash flow may be positive or negative at the end of a period.	FI:081 — Acquire a foundational knowledge of accounting to understand its nature and scope. Describe the need for financial information. OP:005 — Implement safety procedures to minimize loss. Follow instructions for use of equipment, tools, and machinery.
3.8.B Explain how a business's stakeholders use cash flow statement information	3.8.B.1 The cash flow statement is used to assess a business s ability to meet its financial obligations, including its ability to pay its employees, suppliers, creditors, and shareholders.	FI:081 — Acquire a foundational knowledge of accounting to understand its nature and scope. Describe the need for financial information. EN:041 — Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.).
3.8.B Explain how a business's stakeholders use cash flow statement information	3.8.B.2 Negative cash flow may signal that a business is unable to pay its current expenses, which could lead to shut down or bankruptcy even if net income is positive. In such a situation, the business may need to raise more funds, collect accounts receivable faster, or obtain better terms from suppliers and lenders to continue operating.	FI:002 — Explain legal responsibilities associated with financial exchanges (CS). FI:077 — Use risk management products to protect a business financial well- being.
3.9.A Explain why an individual or a business might be incentivized to engage in unethical financial management and reporting practices	3.9.A.1 Unethical practices in finance include misuse of funds, tax evasion, embezzlement, bribery, lack of transparency, and fraud, which can include falsifying information on financial statements.	OP:153 — Comply with security rules, regulations, and codes (e.g., property, privacy, access, confidentiality) to protect customer and company information, reputation, and image. Explain information privacy, security, and confidentiality considerations in b. FI:081 — Acquire a foundational knowledge of accounting to understand its nature and scope. Describe the need for financial information.

Hospitality	Entrepreneurship	Business Management	$ Finance
SE:329 — Process sales transactions (e.g., cash, credit, check). FI:541 — Interpret cash-flow statements.	EN:010 — Assess risks associated with venture. EN:016 — Select sources to finance venture creation/start-up.	BL:160 — Describe the litigation process. OP:244 — Describe the role of solicitations used in the purchasing process.	OP:282 — Describe the functions and responsibilities of the loan servicing department. CR:033 — Interpret loan terms for a client.
SE:329 — Process sales transactions (e.g., cash, credit, check). FI:541 — Interpret cash-flow statements.	OP:028 — Negotiate lease or purchase of facility. EN:031 — Create processes for ongoing opportunity recognition.	HR:360 — Orient new employees. MK:015 — Discuss actions employees can take to achieve the company's desired results.	HR:360 — Orient new employees. MK:015 — Discuss actions employees can take to achieve the company's desired results.
FI:113 — Explain cash control procedure. FI:541 — Interpret cash-flow statements.	OP:015 — Explain the nature and scope of purchasing. PD:126 — Explain the need for innovation skills.	NF:111 — Explain the role of ethics in information management. NF:140 — Explain the nature of tools that can be used to access information in the database system.	NF:111 — Explain the role of ethics in information management. NF:140 — Explain the nature of tools that can be used to access information in the database system.
FI:113 — Explain cash control procedures. FI:541 — Interpret cash-flow statements.	PR:089 — Explain the nature of direct marketing channels. PR:250 — Explain communications channels used in public-relations activities.	EC:007 — Explain the types of economic systems. FI:352 — Explain the use of technology in accounting.	FI:728 — Explain types of budgeting systems (e.g., top-down, bottom-up, incremental, etc.). NF:184 — Conduct a database search to obtain background information on claimants and witnesses.
FI:113 — Explain cash control procedures. FI:541 — Interpret cash-flow statements.	SM:001 — Explain the concept of management. SM:002 — Explain the nature of managerial ethics.	OP:447 — Inadequate security, poor system design, poor HR policies). OP:499 — Volatility, cyber security, artificial intelligence, automation).	OP:221 — Discuss the elements and role of a bank security program. OP:447 — Inadequate security, poor system design, poor HR policies).
OP:115 — Explain security considerations in the hospitality and tourism industry. OP:653 — Identify credit card fraud prevention methods.	MP:012 — Conduct competitive analysis. SM:095 — Explain the nature of change management.	FI:353 — Explain legal considerations for accounting. OP:525 — Explain legal considerations in distribution.	PD:290 — Explain ethical issues in insurance. RM:075 — Explain the role of operations and compliance in risk management programs.
NF:282 — Explain types of primary hospitality and tourism market information. MP:003 — Explain the concept of market and market identification.	EN:036 — Evaluate options for continued venture involvement. EN:042 — Establish banking procedures.	BL:159 — Describe factors affecting the settlement of legal matters. CO:187 — Maintain confidentiality in dealing with personnel.	FI:343 — Explain the purpose of internal accounting controls. FI:352 — Explain the use of technology in accounting.

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
3.9.A Explain why an individual or a business might be incentivized to engage in unethical financial management and reporting practices	3.9.A.2 Access to large sums of a business s cash creates a situation where individuals may seek to embezzle, misuse funds, or falsify information for personal gain.	FI:002 — Explain legal responsibilities associated with financial exchanges (CS). EN:041 — Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.).
3.9.A Explain why an individual or a business might be incentivized to engage in unethical financial management and reporting practices	3.9.A.3 A business or its financial managers may be able to influence stock prices, secure better terms on loans, or avoid taxes by portraying its financial situation to stakeholders and to the government as better or worse than it really is.	EC:008 — Determine the relationship between government and business. MK:014 — Explain factors that influence customer/client/business buying behavior.
3.9.B Explain how laws and professional codes of conduct encourage ethical behavior by accounting and financial managers	3.9.B.1 Misusing funds, tax evasion, embezzlement, bribery, and fraud are illegal in most countries, but laws and punishments vary from country to country.	FI:058 — Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.). FI:067 — Explain the nature of tax liabilities.
3.9.B Explain how laws and professional codes of conduct encourage ethical behavior by accounting and financial managers	3.9.B.2 Under U.S. law, publicly held corporations are required to submit financial records annually for auditing by independent accounting firms. Financial market regulations are designed to ensure that investors have access to accurate information and are protected from fraud.	FI:069 — Maintain financial records. FI:579 — Describe the need for financial information.
3.9.B Explain how laws and professional codes of conduct encourage ethical behavior by accounting and financial managers	3.9.B.3 Professional organizations for accountants and financial managers maintain professional ethics codes for their members. Such codes emphasize honesty, integrity, transparency, objectivity, and confidentiality.	PD:062 — Assess the services of professional organizations in selling. PD:143 — Assess the services of professional organizations in marketing research.
3.9.B Explain how laws and professional codes of conduct encourage ethical behavior by accounting and financial managers	3.9.B.4 Many businesses develop internal mechanisms, such as codes of conduct, audit requirements, and cash-handling processes, to prevent unethical behavior.	FI:066 — Develop personal budget. FI:091 — Describe the nature of cash flow statements.

Hospitality	Entrepreneurship	Business Management	$ Finance
FI:113 — Explain cash control procedures. FI:396 — Reconcile cash.	PM:136 — Create processes for ongoing opportunity recognition. SM:012 — Develop action plans.	FI:343 — Explain the purpose of internal accounting controls. FI:480 — Maintain internal accounting controls.	FI:480 — Maintain internal accounting controls. RM:058 — Discuss the nature of risk control (i.e., internal and external).
EC:008 — Determine the relationship between government and business. MK:014 — Explain factors that influence customer/client/business buying behavior.	FI:653 — Verify the accuracy of business financial records. EC:008 — Determine the relationship between government and business.	EC:008 — Determine the relationship between government and business. MK:014 — Explain factors that influence customer/client/business buying behavior.	FI:546 — Discuss the analysis of a company's financial situation using its financial statements. EC:008 — Determine the relationship between government and business.
FI:058 — Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.). FI:067 — Explain the nature of tax liabilities.	FI:652 — File business tax returns. FI:023 — Explain the purposes and importance of obtaining business credit.	FI:058 — Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.). FI:067 — Explain the nature of tax liabilities.	FI:058 — Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.). FI:067 — Explain the nature of tax liabilities.
FI:069 — Maintain financial records. FI:579 — Describe the need for financial information.	FI:031 — Explain sources of financial assistance. FI:085 — Explain the concept of accounting.	FI:069 — Maintain financial records. FI:579 — Describe the need for financial information.	FI:706 — Assess financial accounting fraud risk. FI:069 — Maintain financial records.
PD:352 — Explain the services of professional organizations in event planning and management. PD:365 — Determine the services provided by professional organizations in the lodging industry.	PD:214 — Transparency, internal and external audit functions). CM:011 — Evaluate channel members.	EI:022 — Demonstrate honesty and integrity. CO:187 — Maintain confidentiality in dealing with personnel.	PD:287 — Describe the services of professional organizations in banking services. PD:294 — Describe the services of professional organizations in insurance.
PD:214 — Transparency, internal and external audit functions. FI:066 — Develop personal budget.	FI:092 — Prepare cash flow statements. FI:099 — Develop company's/department's budget.	OP:514 — Requirements, handling requirements, trade policies, customs regulations). FI:066 — Develop personal budget.	FI:482 — Conduct audit engagements. OP:217 — Discuss procedures for the secure handling of cash.

DECA

TASK MAP FOR PREPARED EVENTS

	TASK	TIME	BUSINESS CANVAS	BUSINESS OPERATIONS RESEARCH	PROJECT MANAGEMENT	INTEGRATED MARKETING CAMPAIGN
TASK 1	SAVING FOR FUTURE...	7	This unit is personal finance and not related to the business canvas.			
TASK 2	BORROWING, CREDIT AND DEBT	6	Finance (startup costs)	VI. Proposed Budget	III.F Proposed Project Budget	VII. Budget
TASK 3	FINANCIAL CAPITAL	6	Finance (funding sources)	VI. Proposed Budget	III.F Proposed Project Budget	VII. Budget
TASK 4	THE INCOME STATEMENT / THE BALANCE SHEET AND NET WORTH	5	Finance (revenue & projections)	IV.A Findings (financial health) VI. Proposed Budget	III.F Proposed Budget (projections) V.A Monitoring (budget tracking setup)	VII. Budget
TASK 5	ETHICS AND FINANCIAL REPORTING	3	Finance + Market (financial feasibility)	V.C Proposed Metrics/Key Performance Indicators	V.B Controlling (issues/ adjustments from data)	VIII. Impact and Measurement VII. Budget
TASK 6	STARTUP FINANCE SUMMIT	5	Organization + Finance	Presentation	Presentation	Presentation

INNOVATION PLAN	START-UP BUSINESS PLAN	INDEPENDENT BUSINESS PLAN	BUSINESS GROWTH PLAN	INTERNATIONAL BUSINESS PLAN	FRANCHISE BUSINESS PLAN
VI. Conclusion — summary & feasibility of venture	VI. Revenue — CAC, distribution, HR & other costs	VII. Cost Structure — CAC, distribution, HR & other costs VIII. Detailed Financials — projections + capital plan	V. Financing Plan — current situation, costs, capital, time to profit	VII. Revenue — CAC, distribution, HR & other costs VIII. Detailed Financials — projections + capital plan	X. Financial Plan and Data — trends, capital, projections
VI. Conclusion — summary & feasibility of venture	VI. Revenue — model, LTV, revenue & gross margin	VIII. Detailed Financials — projections + capital plan	V. Financing Plan — current situation, costs, capital, time to profit	VIII. Detailed Financials — projections + capital plan	X. Financial Plan and Data — trends, capital, projections
VI. Conclusion — summary & feasibility of venture	VI. Revenue — model, LTV, revenue & gross margin	VIII. Detailed Financials — projections + capital plan	V. Financing Plan — current situation, costs, capital, time to profit	VIII. Detailed Financials — projections + capital plan	X. Financial Plan and Data — trends, capital, projections
VI. Conclusion — summary & feasibility of venture	VI. Key Metrics — activities to be measured	VI. Key Metrics — activities measured VIII. Detailed Financials — projections + capital plan	V. Financing Plan — current situation, costs, capital, time to profit	VII. Key Metrics — activities measured VIII. Detailed Financials — projections + capital plan	III. Business Environment — economic factors/ impact X. Financial Plan and Data — trends, capital, projections
I. Overview — one-slide concept/ business model VI. Conclusion — summary & feasibility of venture	I. Overview — one-slide business model VII. Conclusion — financing request + summary points	IX. Conclusion — financing request + summary	I. Executive Summary — 1–3 page plan VI. Conclusion — summary of key points	I. Executive Summary — 1–3 page business model IX. Conclusion — financing request + summary	XI. Conclusion — financing request + key points

AP TOPIC TO DECA RUBRIC

UNIT 3 AP LESSON TOPIC	DECA EVENT(S)/ CATEGORY	RUBRIC LINES (HIGH-LEVEL)	DECA ADD-ON (10–20 MIN)	DELIVERABLES TO COLLECT	WHERE IT GOES IN DECA (PLAN/ORAL)
Financial Triage Memo (5 KPIs + 3 Actions)	BFS/FTDM; PFL; EIP/EIB/ESB	Analysis; Financial Metrics; Recommendations	Compute revenue growth, GM, OM, current ratio, cash runway; write 3 costed actions.	1-page triage memo	Finance highlights page; Series Q&A
Personal Finance Policy Appendix	PMFL; BFS	Goals; Policies; Rationale	Paste calc screenshots (savings, credit, loans); state targets (savings rate, utilization, EF).	Policy appendix (1–2 pages)	Role-play rationale; portfolio appendix
Costs + Liquidity Runway + Unit Econ + Break-even	EIP/EIB/ESB; ACT; BFS/FTDM	Costs; Assumptions; Break-even	Classify startup/ opex; add 3–6 mo runway; compute CM/unit & BE units.	Cost tables; unit econ sheet; BE exhibit	Financials & Assumptions; deck charts
Funding Ask, Uses & Terms (+ 60-sec Opener)	EIP/EIB/ESB; PSE/FCE	Financing; Use of Funds; Professionalism	State amount, uses, and terms; add equity valuation logic OR debt DSCR; rehearse 60-sec opener.	Ask one-pager; use-of-funds pie; opener script	Financing section; oral opener
Margins + Sensitivity + Risks	ACT; BFS/ FTDM; EIP/EIB/ ESB	Income Statement; Analysis; Risk	Show GM/OM/NM; create ±10% sales/ COGS sensitivity; list 3 risks + mitigations.	IS page; sensitivity table; risk bullets	Financials; appendix visuals
90-Day Cash Plan + Triggers + Controls (Ethics)	BFS/FTDM; BLTDM; ACT	Cash Management; Controls; Ethics	Lay out weekly cash; set 3 triggers (e.g., AR>30 → collections); add 2 controls + 100-word ethics note.	Cash plan; trigger list; ethics note	Operations/Finance linkage; role-play evidence
Timing + Crosswalk + Required Finance Visuals	EIP/EIB/ESB; BFS/FTDM; PSE/FCE	Organization; Visuals; Q&A	Time the deck; crosswalk to rubric lines; include use-of-funds pie, BE chart, 12-mo P&L; draft Top-12 FAQ.	Crosswalk page; visuals; Top-12 FAQ	Deck front matter & appendix

AP UNIT AND TASK CONNECTION

	AP BPF TASK	ALIGNED DECA EVENTS	ALIGNMENT STRENGTH	NOTES
TASK 1	Task 1: Analyze saving and borrowing options for a consumer	Personal Financial Literacy (PFL), Financial Consulting (FCE)	Very Strong	Strong alignment with real-life financial decision-making scenarios.
TASK 2	Task 2: Apply the accounting equation and record transactions	Accounting Applications (ACT), Business Finance Series (BFS)	Very Strong	Foundational knowledge for financial accuracy in projects.
TASK 3	Task 3: Analyze business expenses and develop a budget	FCE, IBP, BOR	Moderate	Budgets must be realistic and clearly tied to goals and outcomes.
TASK 4	Task 4: Prepare and interpret an income statement	FCE, IBP	Moderate	Judges expect clean, accurate, and easy-to-read financials.
TASK 5	Task 5: Evaluate financing options for a business	IBP, ESB	Moderate	Strong projects justify funding sources and startup costs clearly.

NOTES:

UNIT 4

MANAGEMENT AND STRATEGY

CASE STUDY	TOPIC	DECA ROLE PLAY VERSION	CATEGORY
ASSORT HEALTH	4.1	Assort Health: DECA Roleplay.docx	Entrepreneurship Team
CANVA	4.1	Canva: DECA Roleplay.docx	Human Resources Management Series
BREAUX	4.2	BREAUX: DECA Roleplay.docx	Personal Financial Literacy
EXPRESSIONMED	4,3	ExpressionMed: DECA Roleplay.docx	Marketing Management
SQUARE MEAL FEEDS	4.4	Square Meal Feeds: DECA Roleplay.docx	Hospitality Services Team
CREPES & WAFFLES	4.4	Crepes & Waffles: DECA Roleplay.docx	Restaurant and Food Service Management Series

DECA CROSSWALKS

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
4.1.A Explain what managers do and why all businesses need effective management.	4.1.A.1 Management is the process of planning, organizing, leading, and evaluating a businesses function of employment of human, financial, and physical resources to meet the businesses goals and management.	SM:001 — Explain the concept of management (CS). SM:100 — Explain factors that affect management (SP).
4.1.A Explain what managers do and why all businesses need effective management.	4.1.A.2 Management includes the decisions, actions, and leadership of managers at all levels of a business, from executive leaders to supervisors.	EI:009 — Explain the concept of leadership (CS). EI:060 — Enlist others in working toward a shared vision (CS).
4.1.A Explain what managers do and why all businesses need effective management.	4.1.A.3 Managers who lead specialized departments in a business are responsible for coordinating the activities of employees to ensure that their work is aligned to the businesses vision and mission.	OP:196 — Coordinate activities with those of other departments (SP). CO:092 — Choose and use appropriate channel for workplace communication (CS).
4.1.B Identify and demonstrate effective leadership and business communication skills.	4.1.B.1 Identify and Leadership and communication skills are valued in business because leaders and managers demonstrate need to collaborate and communicate effectively with a wide variety of stakeholders, effective including supervisors, colleagues, employees, lenders, investors, customers, and the public.	CO:014 — Explain the nature of staff communication (CS). CO:092 — Choose and use appropriate channel for workplace communication (CS).
4.1.B Identify and demonstrate effective leadership and business communication skills.	4.1.B.2 Key leadership skills include the ability to articulate the businesses vision and mission, build communication productive teams, negotiate conflicts, and motivate people. Motivated employees are more skilled, productive, more likely to stay, and more likely to build strong positive relationship with customers, coworkers, and teams, all of which contribute to business performance.	EI:059 — Motivate team members (SP). EI:015 — Use conflict-resolution skills (CS). EI:060 — Enlist others in working toward a shared vision (CS).
4.1.B Identify and demonstrate effective leadership and business communication skills.	4.1.B.3 Key communication skills for leaders, managers, and employees include expressing ideas clearly, communicating persuasively, listening empathetically, and correctly interpreting and responding to feedback.	CO:147 — Explain the nature of effective verbal communications (PQ). CO:016 — Explain the nature of effective written communications (CS). CO:017 — Demonstrate active listening skills (PQ).
4.1.C Explain why businesses need to hire and develop employees with a variety of core competencies.	4.1.C.1 Explain why Business leaders and managers hire employees to do the day-to-day work of a business; businesses need for example, producing and providing products, marketing to customers, making sales, and to hire and develop managing finances.	HR:410 — Discuss the nature of human resources management (CS). MK:002 — Describe marketing functions and related activities (CS).

Hospitality	Entrepreneurship	Business Management	$ Finance
SM:063 — Discuss the nature of managerial planning (SP). SM:064 — Explain managerial considerations in organizing (SP). SM:066 — Discuss managerial considerations in directing (SP).	SM:001 — Explain the concept of management (CS). SM:002 — Explain the nature of managerial ethics (MN).	SM:001 — Explain the concept of management (CS). SM:100 — Explain factors that affect management (SP).	FI:351 — Explain the concept of financial management (SP).
EI:009 — Explain the concept of leadership (CS). EI:133 — Inspire others (CS). SM:065 — Describe managerial considerations in staffing (SP).	EI:009 — Explain the concept of leadership (CS). EI:060 — Enlist others in working toward a shared vision (CS).	SM:001 — Explain the concept of management (CS). SM:100 — Explain factors that affect management (SP).	FI:351 — Explain the concept of financial management (SP).
OP:196 — Coordinate activities with those of other departments (SP). CO:092 — Choose and use appropriate channel for workplace communication (CS).	OP:196 — Coordinate activities with those of other departments (SP). CO:092 — Choose and use appropriate channel for workplace communication (CS).	OP:196 — Coordinate activities with those of other departments (SP). CO:092 — Choose and use appropriate channel for workplace communication (CS).	FI:356 — Explain the nature of treasury management (SP).
CO:014 — Explain the nature of staff communication (CS). CO:092 — Choose and use appropriate channel for workplace communication (CS). CO:025 — Make oral presentations (SP).	CO:014 — Explain the nature of staff communication (CS). CO:025 — Make oral presentations (SP).	CO:014 — Explain the nature of staff communication (CS). CO:092 — Choose and use appropriate channel for workplace communication (CS).	FI:358 — Explain the nature of financial communication (SP).
EI:060 — Enlist others in working toward a shared vision (CS). EI:059 — Motivate team members (SP). EI:015 — Use conflict-resolution skills (CS).	EI:059 Motivate team members (SP). EI:015 — Use conflict-resolution skills (CS). EI:014 — Recognize/Reward others (SU).	EI:059 — Motivate team members (SP). EI:015 — Use conflict-resolution skills (CS). EI:133 — Inspire others (CS).	FI:359 — Discuss ways to build positive work relationships in finance (SP).
CO:147 — Explain the nature of effective verbal communications (PQ). CO:016 — Explain the nature of effective written communications (CS). CO:017 — Demonstrate active listening skills (PQ)	CO:016 — Explain the nature of effective written communications (CS). CO:147 — Explain the nature of effective verbal communications (PQ). CO:017 — Demonstrate active listening skills (PQ).	CO:147 — Explain the nature of effective verbal communications (PQ). CO:016 — Explain the nature of effective written communications (CS). CO:017 — Demonstrate active listening skills (PQ).	FI:360 — Explain the role of listening skills in financial analysis (SP).
HR:410 — Discuss the nature of human resources management (CS). PD:255 — Ascertain employee's role in meeting organizational goals (SP).	HR:410 — Discuss the nature of human resources management (CS). MK:002 — Describe marketing functions and related activities (CS).	HR:410 — Discuss the nature of human resources management (CS).	FI:361 — Explain the role of human resources in finance (SP).

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
4.1.C Explain why businesses need to hire and develop employees with a variety of core competencies.	4.1.C.2 A variety of core businesses need employees with a variety of core competencies, experiences, and backgrounds competences, because of the different types of tasks to be done, although some tasks may be outsourced, especially if they are outside the businesses core competencies and/or operating activities.	HR:410 — Discuss the nature of human resources management (CS).
4.1.C Explain why businesses need to hire and develop employees with a variety of core competencies.	4.1.C.3 Hiring and/or developing skilled employees is essential to business viability because employees who lack skills or adequate training may create flawed products or provide poor service, which can cause the business to lose customers, brand reputation, and revenue. Some skills or attributes may be rare or require extensive training.	QM:001 — Explain the nature of quality management (SP). CR:052 — Identify factors associated with positive customer experiences (CS).
4.1.C Explain why businesses need to hire and develop employees with a variety of core competencies.	4.1.C.4 Employee training may include postsecondary education, apprentice programs, on-the-job training, online training, and continuing education.	HR:360 — Orient new employees (CS). PD:033 — Explain the need for ongoing education as a worker (PQ).
4.1.D Explain how businesses compensate, motivate, and seek to retain high-quality employees.	4.1.D.1 Explain how businesses hire some employees to work full time, while others are hired as part-time, businesses temporary, or contract employees.	PD:024 — Explain employment opportunities in marketing (CS).
4.1.D Explain how businesses compensate, motivate, and seek to retain high-quality employees.	4.1.D.2 Motivate and seek employees may be paid using a variety of compensation schemes such as hourly wage, to retain high-annual salary, commission, piece rate pay, or profit sharing. The type of compensation quality employees depends on the industry, the employee role, legal guidelines (e.g., minimum wage), and the degree to which businesses must outbid rivals to secure high-quality employees.	EI:014 — Recognize/Reward others for their efforts and contributions (SP).
4.1.D Explain how businesses compensate, motivate, and seek to retain high-quality employees.	4.1.D.3 Employers generally determine compensation by evaluating factors like education, skills, and productivity.	PD:035 — Identify skills needed to enhance career progression (SP).
4.1.D Explain how businesses compensate, motivate, and seek to retain high-quality employees.	4.1.D.4 Employee compensation may include benefits such as contributions to health insurance, retirement savings plans, health savings plans, disability insurance, educational reimbursement programs, and paid time off.	PD:036 — Utilize resources that contribute to professional development (SP).
4.1.D Explain how businesses compensate, motivate, and seek to retain high-quality employees.	4.1.D.5 Many businesses use incentives, like raises, promotions, or bonuses, to motivate and retain employees because it is typically more cost-effective to keep high-quality employees than to recruit and train new ones.	EI:064 — Explain the nature of organizational culture (SP). EI:059 — Motivate team members (SP).

Hospitality	Entrepreneurship	Business Management	$ Finance
OP:230 — Coordinate work with that of team members (CS). KM:005 — Identify techniques to capture and transfer knowledge in an organization (SP).	EN:025 — Explain the need for business systems and procedures (ON). EN:027 — Explain methods/ processes for organizing workflow (ON).	KM:005 — Identify techniques to capture and transfer knowledge in an organization (SP). OP:230 — Coordinate work with that of team members (CS).	FI:362 — Discuss skills required for financial careers (SP).
QM:001 — Explain the nature of quality management (SP). CR:052 — Identify factors associated with positive customer experiences (CS).	QM:001 — Explain the nature of quality management (SP). CR:052 — Identify factors associated with positive customer experiences (CS).	QM:001 — Explain the nature of quality management (SP). CR:052 — Identify factors associated with positive customer experiences (CS).	FI:363 — Explain the importance of quality standards in finance (SP).
HR:360 — Orient new employees (CS). PD:033 — Explain the need for ongoing education as a worker (PQ).	HR:392 — Train staff (SU). PD:033 — Explain the need for ongoing education as a worker (PQ).	HR:360 — Orient new employees (CS). PD:033 — Explain the need for ongoing education as a worker (PQ).	FI:364 — Discuss importance of professional development in finance (SP).
PD:025 — Explain employment opportunities in business (CS). PD:034 — Explain possible advancement patterns for jobs (PQ).	PD:024 — Explain employment opportunities in marketing/business (CS). HR:353 — Determine hiring needs (SU).	PD:025 — Explain employment opportunities in business (CS).	FI:365 — Explain career opportunities in finance (SP).
OP:025 — Explain employee's role in expense control (SP). EI:014 — Recognize/Reward others for their efforts and contributions (SP).	OP:024 — Explain the nature of overhead/operating costs (SP). FI:099 — Develop company's/ department's budget (MN).	OP:024 — Explain the nature of overhead/operating costs (SP). EI:014 — Recognize/Reward others for their efforts and contributions (SP).	FI:366 — Explain compensation methods in finance (SP).
PD:035 — Identify skills needed to enhance career progression (SP). EI:027 — Develop an achievement orientation (CS).	PD:035 — Identify skills needed to enhance career progression (SP).	PD:035 — Identify skills needed to enhance career progression (SP).	FI:367 Identify skills for career advancement in finance (SP).
PD:179 — Balance personal and professional responsibilities (SP). PD:036 — Utilize resources that contribute to professional development (SP).	HR:403 — Foster a right environment for employees (SU). OP:030 — Use budgets to control operations (MN).	PD:036 — Utilize resources that can contribute to professional development (SP).	FI:368 — Explain ways to develop career in finance (SP).
EI:014 — Recognize/Reward others for their efforts and contributions (SP). EI:064 — Explain the nature of organizational culture (SP). EI:059 — Motivate team members (SP).	EI:064 — Explain the nature of organizational culture (SP). EI:059 — Motivate team members (SP).	EI:064 — Explain the nature of organizational culture (SP). EI:059 — Motivate team members (SP).	FI:369 — Describe organizational culture in financial institutions (SP).

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	▯ **Marketing**
4.2.A Describe key performance indicators (KPIs) used to evaluate business performance.	4.2.A.1 A key performance indicator (KPI) is a data point used to measure a businesses performance, performance including progress toward short- and long-term goals and the effectiveness of strategy.	IM:012 — Describe the need for marketing data (CS). IM:191 — Explain the use of descriptive statistics in marketing decision making (SP).
4.2.A Describe key performance indicators (KPIs) used to evaluate business performance.	4.2.A.2 (KPIs) used to Managers select KPIs that relate to their stated mission and goals, profitability, and evaluate business their ability to remain competitive and viable in the long term. KPIs vary based on the performance. characteristics of the business and the industry in which it operates.	IM:184 — Identify data monitored for marketing decision making (SP). MP:006 — Explain the nature of marketing planning (SP).
4.2.B Develop or interpret financial and nonfinancial KPIs to monitor a businesses financial health and progress toward goals.	4.2.B.1 Develop or Businesses monitor financial health using a variety of KPIs, such as revenue, gross profit, interpret financial gross profit margin, operating profit, operating profit margin, COGS, operating expenses, and nonfinancial cash flow. KPIs to monitor.	IM:191 — Explain the use of descriptive statistics in marketing decision making (SP). MP:013 — Explain the nature of sales forecasts (SP).
4.2.B Develop or interpret financial and nonfinancial KPIs to monitor a businesses financial health and progress toward goals.	4.2.B.2 A businesses Businesses measure progress toward marketing and sales goals using a variety of KPIs, financial health and such as customer acquisition cost, customer lifetime value, customer satisfaction ratings, progress toward customer retention data, total sales, and market share.	IM:410 — Track performance of promotional activities (SP). IM:299 — Analyze customer behavior (SP).
4.2.B Develop or interpret financial and nonfinancial KPIs to monitor a businesses financial health and progress toward goals.	4.2.B.3 Businesses measure progress toward operations goals using a variety of KPIs, such as per- unit cost, delivery cost, order accuracy, and percentage of deliveries received on time.	CM:001 — Explain the nature and scope of channel management (CS). CM:003 — Explain the nature of channels of distribution (CS).
4.2.C Explain how businesses use benchmarks.	4.2.C.1 Explain how a benchmark is a reference point used to compare data to a standard. Businesses may base businesses use benchmarks on internal historical data or external industry standards.	IM:015 — Conduct an environmental scan to obtain business information (SP).
4.2.C Explain how businesses use benchmarks.	4.2.C.2 Businesses compare KPI data to selected benchmarks to assess performance against a known standard.	IM:062 — Explain techniques for processing marketing data (SP). IM:191 — Explain the use of descriptive statistics in marketing decision making (SP).

Hospitality	Entrepreneurship	Business Management	$ Finance
RM:088 — Describe types of indicators used to manage business risk (SP). NF:236 — Explain the use of descriptive statistics in business decision making (SP).	SM:027 — Identify and benchmark key performance indicators (MN). NF:093 — Interpret statistical findings (SP).	NF:236 — Explain the use of descriptive statistics in business decision making (SP).	FI:370 — Explain the nature of financial key performance indicators (SP).
NF:280 — Identify information monitored for business decision making (SP). NF:048 — Describe current issues and trends in the hospitality and tourism industry (SP).	SM:074 — Select and apply metrics for measuring organizational success (MN). NF:280 — Identify information monitored for business decision making (SP).	NF:280 — Identify information monitored for business decision making (SP). SM:075 — Explain the nature of risk management (SP).	FI:371 — Explain how KPIs are used in financial decision making (SP).
FI:541 — Interpret cash-flow statements (SP). FI:113 — Explain cash control procedures (CS).	FI:102 — Interpret financial statements (MN). FI:097 — Calculate financial ratios (MN).	FI:541 — Interpret cash-flow statements (SP). FI:106 Describe the nature of budgets (SP).	FI:372 — Use financial ratios to analyze performance (SP).
NF:288 — Monitor hospitality and tourism sales data (SP). NF:237 — Interpret descriptive statistics for business decision making (SP).,	MP:014 — Forecast sales for marketing plan (MN). MP:015 — Set marketing goals and objectives (MN).	NF:237 — Interpret descriptive statistics for business decision making (SP). MK:019 — Demonstrate connections between company actions and results (SP).	FI:373 — Interpret financial KPIs (SP).
OP:523 — Explain the relationship between customer service and distribution (CS). OP:522 — Explain the nature and scope of distribution (CS).	OP:029 — Develop expense control plans (MN). OP:022 — Establish efficient operating systems (MN).	OP:463 — Explain the purpose of operational controls (SP). OP:247 — Explain the impact of the purchasing process on productivity (SP).	FI:374 — Explain the role of internal controls in finance (SP).
NF:236 — Explain the use of descriptive statistics in business decision making (SP). NF:287 — Track environmental changes that impact hospitality and tourism (SP).	NF:015 — Conduct an environmental scan to obtain business information (SP). NF:013 — Describe current business trends (SP).	NF:093 — Interpret statistical findings (SP). NF:015 — Conduct an environmental scan to obtain business information (SP).	FI:375 — Use benchmarking in financial analysis (SP).
NF:237 — Interpret descriptive statistics for business decision making (SP). NF:289 — Display hospitality and tourism data in charts/ graphs or in tables (SP).	NF:093 — Interpret statistical findings (SP). SM:005 — Analyze operating results in relation to budget/ industry (MN).	NF:236 — Explain the use of descriptive statistics in business decision making (SP). NF:237 — Interpret descriptive statistics for business decision making (SP).	FI:376 — Apply statistical tools in financial analysis (SP).

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
4.3.A Explain how and why businesses develop and use strategy to achieve goals.	4.3.A.1 A strategy is a plan or approach to achieving a goal. Business strategy describes how and why businesses will achieve one or more goals, such as achieving competitive advantage, develop and use fulfilling the businesses mission, increasing revenues, reducing costs, or increasing profits.	MP:001 — Explain the concept of marketing strategies (CS). MP:006 — Explain the nature of marketing planning (SP).
4.3.A Explain how and why businesses develop and use strategy to achieve goals.	4.3.A.2 Businesses typically identify, gather, and track specific data to define a strategy, evaluate the effectiveness of the strategy, and modify the strategy. This data often includes information about a businesses financial performance, customers, competitors, or broader trends in the businesses market.	IM:010 — Explain the nature of marketing research (SP). IM:184 — Identify data monitored for marketing decision making (SP).
4.3.A Explain how and why businesses develop and use strategy to achieve goals.	4.3.A.3 Defining a clear strategy facilitates the mobilization and alignment of resources to meet an articulated goal or address a challenge, thus increasing the likelihood of success.	MP:007 — Explain the nature of marketing plans (SP).
4.3.A Explain how and why businesses develop and use strategy to achieve goals.	4.3.A.4 Businesses use strategy to guide decision making and the development of tactics, which are actions or approaches intended to advance the strategy.	MP:008 — Explain the role of situation analysis in the marketing planning process (SP). PR:003 — Identify the elements of the promotional mix (SP).
4.3.B Apply a deliberative process to make a business decision.	4.3.B.1 Managers often use deliberative processes to make major decisions.	PD:017 — Make decisions (CS). IM:062 — Explain techniques for processing marketing data (SP).
4.3.B Apply a deliberative process to make a business decision.	4.3.B.2 Decision-making criteria include key costs and benefits to be considered, including both quantifiable costs and benefits (e.g., impact on production costs, total sales, and profits) and intangible costs and benefits (e.g., impact on reputation, mission, and core values).	IM:191 — Explain the use of descriptive statistics in marketing decision making (SP).
4.3.B Apply a deliberative process to make a business decision.	4.3.B.3 Decision-making criteria typically include financial considerations such as which option provides the greatest return on investment (ROI), which is a measure of the additional profit generated by an investment divided by the cost of the investment. Criteria may also include market considerations,operational considerations,and organizational considerations.	MP:013 — Explain the nature of sales forecasts (SP).
4.3.B Apply a deliberative process to make a business decision.	4.3.B.4 Managers use strategic frameworks to evaluate alternative courses of action. Strategic frameworks allow businesses to systematically evaluate relevant internal and external variables of an option against long-term goals and strategy.	IM:282 — Discuss the nature of marketing research problems/issues (SP).

Hospitality	Entrepreneurship	Business Management	Finance
MP:041 — Explain the use of marketing strategies in hospitality and tourism (SP). SM:063 — Discuss the nature of managerial planning (SP).	SM:007 — Explain the nature of business plans (MN). SM:009 — Define business mission (ON).	SM:063 — Discuss the nature of managerial planning (SP). SM:004 — Describe the nature of managerial control (SP).	FI:377 — Explain the nature of financial strategies (SP).
NF:281 — Explain sources of secondary hospitality and tourism information (SP). NF:282 — Explain types of primary hospitality and tourism market information (SP).	NF:014 — Monitor internal records for business information (SP). NF:015 — Conduct an environmental scan (SP).	NF:014 — Monitor internal records for business information (SP). NF:015 — Conduct an environmental scan to obtain business information (SP).	FI:378 — Identify sources of financial data (SP).
PD:254 — Determine the nature of organizational goals (SP). SM:064 — Explain managerial considerations in organizing (SP).	SM:008 — Develop company goals/objectives (ON). SM:012 — Develop action plans (ON).	SM:064 — Explain managerial considerations in organizing (SP). PD:254 — Determine the nature of organizational goals (SP).	FI:379 — Explain the role of financial planning (SP).
PR:121 — Describe the concept of promotion in the hospitality and tourism industry (CS). MP:041 — Explain the use of marketing strategies in hospitality and tourism (SP).	SM:010 — Conduct an organizational SWOT (ON). SM:013 — Develop business plan (ON).	SM:075 — Explain the nature of risk management (SP). CO:185 — Write analytical reports (SP).	FI:380 — Conduct financial analysis for planning (SP).
PD:017 — Make decisions (CS). NF:236 — Explain the use of descriptive statistics in business decision making (SP).	PD:017 — Make decisions (CS). PD:077 — Demonstrate problem-solving skills (CS).	PD:017 — Make decisions (CS). PD:077 — Demonstrate problem-solving skills (CS).	FI:381 — Make financial decisions (SP).
NF:237 — Interpret descriptive statistics for business decision making (SP). FI:541 — Interpret cash-flow statements (SP).	FI:357 — Describe the nature of cost/benefit analysis (MN). RM:094 — Assess business risks (MN).	FI:106 — Describe the nature of budgets (SP). NF:236 — Explain the use of descriptive statistics in business decision making (SP).	FI:382 — Apply cost-benefit analysis in finance (SP).
FI:541 — Interpret cash-flow statements (SP). RM:062 — Discuss the nature of enterprise risk management (SP).	FI:096 — Forecast sales (MN). FI:099 — Develop company's/department's budget (MN).	FI:541 — Interpret cash-flow statements (SP). FI:106 — Describe the nature of budgets (SP).	FI:383 — Forecast financial outcomes (SP).
PJ:014 — Explain the role of feasibility analysis in the event planning process (SP). KM:005 — Identify techniques to capture and transfer knowledge (SP).	EN:007 — Describe entrepreneurial planning considerations (ON). EN:008 — Explain tools used by entrepreneurs for venture planning (ON).	SM:095 — Explain the nature of change management (SP). PJ:006 — Prepare work breakdown structure (WBS) (SP).	FI:384 — Evaluate financial risks (SP).

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
4.3.B Apply a deliberative process to make a business decision.	4.3.B.5 Managers sometimes must prioritize conflicting criteria with limited or imperfect data, resulting in imperfect decision making.	IM:292 — Identify sources of error in a research project (SP).
4.4.A Describe Michael Porteres Five Forces strategic framework.	4.4.A.1 Michael Porteres Five Forces is a framework used to evaluate the competitive intensity, Porteres Five attractiveness, and potential profitability of a competitive environment. A business may use Forces strategic this framework when making a decision such as which new market to enter or which pricing framework strategy to adopt.	IM:015 — Conduct an environmental scan to obtain business information (SP).
4.4.A Describe Michael Porteres Five Forces strategic framework.	4.4.A.2 The five forces that shape competition are existing competitive rivalry, threat of new entrants, threat of substitute products, customer power, and supplier power. Each force describes how power held by a participant group (e.g., customers or suppliers) may threaten a businesses ability to compete successfully in the environment.	IM:184 — Identify data monitored for marketing decision making (SP).
4.4.A Describe Michael Porteres Five Forces strategic framework.	4.4.A.3 Competitive rivalry describes the competitive intensity among existing businesses in the market, determined by the number of rival businesses, the degree of product differentiation, and the extent to which businesses have pricing power.	MP:003 — Explain the concept of market and market identification (CS).
4.4.A Describe Michael Porteres Five Forces strategic framework.	4.4.A.4 Threat of new entrants describes the ease of entry into the competitive environment, which is determined by barriers to entry.	IM:015 — Conduct an environmental scan to obtain business information (SP).
4.4.A Describe Michael Porteres Five Forces strategic framework.	4.4.A.5 Threat of substitute products describes the availability of substitute goods and services, which are products that can meet the same customer needs but are not direct competitors.	PM:042 — Describe factors used by marketers to position products/services (SP).
4.4.A Describe Michael Porteres Five Forces strategic framework.	4.4.A.6 Customer power describes the buyers power to drive prices lower, which is shaped by the number of customers, customer acquisition costs, and customers switching costs.	MP:028 — Identify ways to segment markets for marketing communications (SP).
4.4.A Describe Michael Porteres Five Forces strategic framework.	4.4.A.7 Supplier power describes the ability of resource providers to raise input costs the prices they charge for raw materials and component parts. The competitiveness of the resource market determines how much power suppliers have to raise their prices.	CM:001 — Explain the nature and scope of channel management (CS).
4.4.B Apply Porteres Five Forces to evaluate the competitiveness of a market.	4.4.B.1 An environment is less attractive to a business when the competitive forces are strong, Five Forces to reducing potential profitability. An environment is more attractive to a business when the evaluate the competitive forces are weak, increasing potential profitability.	SM:075 — Explain the nature of risk management (SP).

Hospitality	Entrepreneurship	Business Management	$ Finance
NF:292 — Prepare written reports for hospitality and tourism decision-making (SP). NF:291 — Present hospitality and tourism findings orally (SP).	NF:216 — Translate research findings into actionable business recommendations (SP). RM:062 — Discuss the nature of enterprise risk management (SP).	NF:216 — Translate research findings into actionable business recommendations (SP). NF:093 — Interpret statistical findings (SP).	FI:385 — Analyze errors in financial forecasting (SP).
NF:287 — Track environmental changes that impact hospitality and tourism (SP). EC:136 — Explain the relationship between the economy and hospitality and tourism (SP).	NF:015 — Conduct an environmental scan to obtain business information (SP).	NF:015 — Conduct an environmental scan to obtain business information (SP).	FI:386 — Explain how competition impacts financial services (SP).
PM:246 — Identify product's/service's competitive advantage (SP). NF:280 — Identify information monitored for business decision making (SP).	MP:012 — Conduct competitive analysis (MN). MP:010 — Conduct SWOT analysis for use in the marketing planning process (MN).	EC:012 — Explain the concept of competition (CS). EC:105 — Describe factors that affect the business environment (SP).	FI:387 — Assess financial industry trends (SP).
MP:003 — Explain the concept of market and market identification (CS).	MP:003 — Explain the concept of market and market identification (CS).	EC:103 — Explain the organizational design of businesses (SP).	FI:388 — Explain financial markets and their role (SP).
NF:287 — Track environmental changes that impact hospitality and tourism (SP).	EN:003 — Assess global trends and opportunities for business ventures (ON).	EC:107 — Explain how organizations adapt to today's markets (SP).	FI:389 Explain globalization impact on finance (SP).
MK:014 — Explain factors that influence customer/client/business buying behavior (SP).	MK:014 — Explain factors that influence customer/client/business buying behavior (SP).	MK:014 — Explain factors that influence customer/client/business buying behavior (SP).	FI:390— Explain customer behavior in financial services (SP).
MP:035 — Identify ways to segment hospitality and tourism markets (CS).	MP:004 — Identify market segments (MN).	MK:002 — Describe marketing functions and related activities (CS).	FI:391 — Explain segmentation in financial services (SP).
OP:522 — Explain the nature and scope of distribution (CS). OP:336 — Discuss types of inventory (CS).	OP:161 — Select vendors (SP). OP:162 — Evaluate vendor performance (SP).	OP:303 — Discuss the nature of supply chain management (SP). OP:162 — Evaluate vendor performance (SP).	FI:392 — Explain vendor and partner relationships in finance (SP).
SM:075 — Explain the nature of risk management (SP). NF:287 — Track environmental changes that impact hospitality and tourism (SP).	SM:075 — Explain the nature of risk management (SP). RM:094 — Assess business risks (MN).	SM:075 — Explain the nature of risk management (SP).	FI:393 — Explain the role of risk management in finance (SP).

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	▯ **Marketing**
4.4.B Apply Porteres Five Forces to evaluate the competitiveness of a market.	4.4.B.2 Businesses evaluate the threat posed by competitive rivalry by identifying the number of direct competitors and the degree to which their product offerings are differentiated. This threat is strong if there are many direct competitors with equivalent products and businesses have little pricing power.	IM:411 — Track trends (SP). IM:429 — Monitor competitors' promotional efforts (SP).
4.4.B Apply Porteres Five Forces to evaluate the competitiveness of a market.	4.4.B.3 Apply Porteres Businesses evaluate the threat of new entrants by assessing barriers to entry and Five Forces to determining how easy or difficult it is for new businesses to compete. This threat is strong if evaluate the barriers to entry are low and new businesses can easily enter and capture market share.	IM:015 — Conduct an environmental scan to obtain business information (SP).
4.4.B Apply Porteres Five Forces to evaluate the competitiveness of a market.	4.4.B.4 Businesses evaluate the threat posed by substitute products by determining how easily customers can meet their needs with alternative goods and services. This threat is strong if customers possess access to a variety of alternative products that can meet their needs, particularly if those products are less expensive, easier to access, or higher quality.	IM:299 — Analyze customer behavior (SP).
4.4.B Apply Porteres Five Forces to evaluate the competitiveness of a market.	4.4.B.5 Businesses evaluate the threat posed by customer power by assessing the number and significance of customers, customer acquisition costs, and customers switching costs. This threat is strong if there are few customers, each customer represents a large share of sales, acquisition costs are high, and switching costs are low.	IM:184 — Identify data monitored for marketing decision making (SP).
4.4.B Apply Porteres Five Forces to evaluate the competitiveness of a market.	4.4.B.6 Businesses evaluate the threat posed by supplier power by assessing the number of potential resource providers and the cost of switching resource providers, as these factors affect the ability of suppliers to increase a businesses input costs. This threat is strong if there are few resource providers to choose from and the cost to switch to a new provider is high.	CM:008 — Explain the nature of channel-member relationships (SP). OP:162 — Evaluate vendor performance (SP).
4.4.C Describe SWOT analysis factors used to evaluate business viability.	4.4.C.1 Describe SWOT: SWOT analysis is a framework used to evaluate internal and external factors that influence a analysis factors businesses ability to accomplish its goals and remain competitive.	MP:008 — Explain the role of situation analysis in the marketing planning process (SP).
4.4.C Describe SWOT analysis factors used to evaluate business viability.	4.4.C.2 The four factors included in SWOT analysis are strengths, weaknesses, opportunities, and threats.	MP:006 — Explain the nature of marketing planning (SP).
4.4.C Describe SWOT analysis factors used to evaluate business viability.	4.4.C.3 Strengths are internal advantages, such as core competencies, brand recognition, intellectual property, product quality, ample funds, skilled employees, and supply chain efficiency.	PM:206 — Explain the nature of corporate branding (SP).

Hospitality	Entrepreneurship	Business Management	$ Finance
NF:288 — Monitor hospitality and tourism sales data (SP). NF:287 — Track environmental changes that impact hospitality and tourism (SP).	MP:012 — Conduct competitive analysis (MN).	NF:014 — Monitor internal records for business information (SP). NF:015 — Conduct an environmental scan (SP).	FI:394 — Monitor financial market trends (SP).
NF:287 — Track environmental changes that impact hospitality and tourism (SP).	EN:004 — Determine opportunities for venture creation (ON). EN:005 — Assess opportunities for venture creation (ON).	EC:107 — Explain how organizations adapt to today's markets (SP).	FI:395 — Evaluate financial opportunities (SP).
MK:014 — Explain factors that influence customer/client/business buying behavior (SP).	PM:209 — Build product/service brand (MN). PM:013 — Explain the role of customer service in positioning/image (MN).	MK:014 — Explain factors that influence customer/client/business buying behavior (SP).	FI:396 — Assess customer behavior for financial planning (SP).
NF:280 — Identify information monitored for business decision making (SP). SE:828 — Explain key factors in building a clientele (SP).	NF:280 — Identify information monitored for business decision making (SP). MP:031 — Develop customer profile (MN).	NF:280 — Identify information monitored for business decision making (SP).	FI:397 — Monitor financial data for decision making (SP).
PM:239 — Evaluate vendors' goods and services (SP). PM:318 — Choose hospitality and tourism vendors (SP). PM:319 — Negotiate terms with hospitality and tourism suppliers (SP).	OP:303 — Discuss the nature of supply chain management (SP). OP:477 — Explain the impact of supply chain on business performance (SP).	OP:161 — Select vendors (SP). OP:477 — Explain the impact of supply chain on business performance (SP).	FI:398 — Evaluate supplier and partner relationships in finance (SP).
MP:041 — Explain the use of marketing strategies in hospitality and tourism (SP). NF:287 — Track environmental changes that impact hospitality and tourism (SP).	SM:010 — Conduct an organizational SWOT (ON).	SM:004 — Describe the nature of managerial control (SP). NF:015 — Conduct an environmental scan (SP).	FI:399 — Conduct financial SWOT analysis (SP).
MP:003 — Explain the concept of market and market identification (CS).	SM:011 — Explain external planning considerations (MN).	SM:001 — Explain the concept of management (CS).	FI:400 — Identify external factors affecting finance (SP).
PM:206 — Explain the nature of corporate branding (SP). PM:214 — Communicate core values of product/service (SP).	PM:126 — Build corporate brands (ON).	CR:001 — Identify company's brand promise (CS).	FI:401 — Explain financial branding (SP).

COLLEGE BOARD AP BUSINESS WITH PERSONAL FINANCE CED		DECA PERFORMANCE INDICATORS
Learning Objective	**Essential Knowledge**	**Marketing**
4.4.C Describe SWOT analysis factors used to evaluate business viability.	4.4.C.4 Weaknesses are internal disadvantages, such as missing core competencies, low brand recognition, product flaws, limited funds, inability to staff skilled employees, poor customer service, outdated technology, and supply chain risks.	IM:282 — Discuss the nature of marketing research problems/issues (SP).
4.4.C Describe SWOT analysis factors used to evaluate business viability.	4.4.C.5 Opportunities are external factors beyond a businesses control that may contribute to a businesses success, such as market growth, reduced competition, technology advancements, and favorable changes in government regulation.	IM:015 — Conduct an environmental scan to obtain business information (SP).
4.4.C Describe SWOT analysis factors used to evaluate business viability.	4.4.C.6 Threats are external factors beyond a businesses control that may negatively impact the business, such as rising input costs, natural disasters, unfavorable changes in government regulation, and disruptive innovation that fundamentally changes the way customers meet their needs.	IM:015 — Conduct an environmental scan to obtain business information (SP). SM:075 — Explain the nature of risk management (SP).
4.4.D Apply SWOT analysis to assess a businesses internal capabilities and external opportunities/threats.	4.4.D.1 Apply SWOT: SWOT analysis evaluates a businesses internal capabilities, such as financial, physical, analysis to assess and human resources, as well as intangible assets, such as brand recognition, reputation, a businesses and intellectual property. These internal capabilities may be assessed in relation to rivals, internal capabilities industry benchmarks, past performance, and external factors to determine whether they and external constitute a strength or weakness.	PM:206 — Explain the nature of corporate branding (SP).
4.4.D Apply SWOT analysis to assess a businesses internal capabilities and external opportunities/threats.	4.4.D.2 SWOT analysis evaluates external factors including potential market size, customer preferences, PESTEL (political, economic, social, technological, environmental, and legal) factors, and Porters Five Forces to determine whether they create a favorable climate for the business.	IM:015 — Conduct an environmental scan to obtain business information (SP).
4.4.D Apply SWOT analysis to assess a businesses internal capabilities and external opportunities/threats.	4.4.D.3 Businesses use the results of SWOT analysis to make strategic decisions about how to build on strengths, address weaknesses, capitalize on opportunities, and respond to threats.	MP:007 — Explain the nature of marketing plans (SP).

Hospitality	Entrepreneurship	Business Management	Finance
QM:003 — Discuss the need for continuous improvement of the quality process (SP). OP:019 — Describe crucial elements of a quality culture (SP).	QM:001 — Explain the nature of quality management (SP).	QM:003 — Discuss the need for continuous improvement of the quality process (SP).	FI:402 — Explain the role of quality in finance (SP).
NF:048 — Describe current issues and trends in the hospitality and tourism industry (SP). NF:287 — Track environmental changes that impact hospitality and tourism (SP).	NF:013 — Describe current business trends (SP). NF:015 — Conduct an environmental scan (SP).	NF:013 — Describe current business trends (SP). NF:015 — Conduct an environmental scan (SP).	FI:403 — Assess trends impacting financial services (SP).
RM:062 — Discuss the nature of enterprise risk management (SP). OP:517 — Comply with strategies for protecting business' digital assets (SP).	RM:062 — Discuss the nature of enterprise risk management (SP). OP:473 — Evaluate strategies for protecting business' digital assets (MN).	RM:062 — Discuss the nature of enterprise risk management (SP). OP:517 — Comply with strategies for protecting business' digital assets (SP).	FI:404 — Explain enterprise risk management in finance (SP).
PM:206 — Explain the nature of corporate branding (SP). PD:399 — Describe the interdependence of segments of the hospitality and tourism industry (SP).	PD:256 — Establish performance standards to meet organizational goals (MN). PM:209 — Build product/service brand (MN).	PD:254 — Determine the nature of organizational goals (SP). CR:002 — Determine ways of reinforcing the company's image through employee performance (CS).	FI:405 — Apply SWOT to financial strategy (SP).
NF:287 — Track environmental changes that impact hospitality and tourism (SP). EC:136 — Explain the relationship between the economy and hospitality and tourism (SP).	NF:015 — Conduct an environmental scan (SP). EC:136 — Explain the relationship between the economy and hospitality and tourism (SP).	NF:015 — Conduct an environmental scan (SP). EC:018 — Determine the impact of business cycles on business activities (SP).	FI:406 — Use financial analysis to evaluate external environment (SP).
MP:041 — Explain the use of marketing strategies in hospitality and tourism (SP). PD:254 — Determine the nature of organizational goals (SP).	SM:074 — Select and apply metrics for measuring organizational success (MN). SM:006 — Track performance of business plan (MN).	SM:063 — Discuss the nature of managerial planning (SP). SM:004 — Describe the nature of managerial control (SP).	FI:407 — Develop financial plans using SWOT (SP).

DECA

TASK MAP FOR PREPARED EVENTS

	TASK	TIME	BUSINESS CANVAS	BUSINESS OPERATIONS RESEARCH	PROJECT MANAGEMENT	INTEGRATED MARKETING CAMPAIGN
TASK 1	LEADERSHIP & MANAGEMENT	6	Organization (roles, skills)	II.A Business Description (differentiation) II.D Current Topic V.A Objectives & Rationale	III.B Human Resource Management Plan	II. Description of company
TASK 2	EVALUATING KPIS	4	Finance + Operations + Customer (KPI dashboard)	V.C Proposed Metrics/Key Performance Indicators	V.A Monitoring (schedule/ budget/quality) VI.A Evaluation of Key Metrics	VIII. Impact and Measurement
TASK 3	STRATEGY & DECISION MAKING	4	Organization + Market (objectives/ strategy)	V.A Objectives & Rationale	III.A Project Goals (finalized) VI.B Lessons Learned VI.C Recommendations	III. Campaign Objectives
TASK 4	STRATEGIC FRAMEWORKS (SWOT, PORTER)	5	Market (external forces, competitors)	IV.A Findings IV.B Conclusions	VI.B Lessons Learned (insights for future)	II. Description of company
TASK 5	STRATEGIC INSIGHTS	4	Market + Operations (recommendations)	V.B Proposed Activities & Timelines	V.B Controlling (issue handling) VI.C Recommendations for Future Projects	VIII. Impact and Measurement
TASK 6	STRATEGIC APPRAISAL (CULMINATING)	4	All boxes finalized	I. Executive Summary VIII. Appendix	I. Executive Summary (final) VI. Closing the Project (A/B/C) + VIII. Appendix	I. Overview X. Appendix

INNOVATION PLAN	START-UP BUSINESS PLAN	INDEPENDENT BUSINESS PLAN	BUSINESS GROWTH PLAN	INTERNATIONAL BUSINESS PLAN	FRANCHISE BUSINESS PLAN
I. Overview — one-slide concept/ business model	IV. Competitive Advantage — cannot be easily copied/bought	IV. Competitive Advantage — hard to copy/buy	II. Introduction — current business, products/services, uniqueness	V. Competitive Advantage — hard to copy/buy	VIII. Management and Organization — team & succession
VI. Conclusion — summary & feasibility of venture	VI. Key Metrics — activities to be measured	VI. Key Metrics — activities measured	IV. Five-Year Plan — expansion, new market analysis, marketing plan	VII. Key Metrics — activities measured	IX. Business Resources — equipment, suppliers, QC, org chart X. Financial Plan and Data — trends, capital, projections
IV. Unique Value Proposition — why innovative & need-satisfying	IV. Unique Value Proposition — why different/worth buying III. Channels — pathways to customers	III. Channels — pathways to customers	IV. Five-Year Plan — expansion, new market analysis, marketing plan	IV. Channels — pathways to customers II. Analysis of the International Business Situation — economic/legal & cultural/trade	VII. Marketing Plan — existing + future strategies
IV. Unique Value Proposition — why innovative & need-satisfying	IV. Competitive Advantage — cannot be easily copied/bought	IV. Unique Value Proposition — compelling message	III. SWOT Analysis — strengths, weaknesses, opportunities, threats	II. Analysis of the International Business Situation — economic/legal & cultural/trade	VI. Competition — competitors with strengths/ weaknesses III. Business Environment — economic factors/ impact
V. Solution — features that solve the problem	III. Channels — pathways to customers VI. Revenue — model, LTV, revenue & gross margin	III. Channels — pathways to customers V. Solution — features that solve the problem	IV. Five-Year Plan — expansion, new market analysis, marketing plan	IV. Channels — pathways to customers VI. Solution — features that solve the problem	IX. Business Resources — equipment, suppliers, QC, org chart VII. Marketing Plan — existing + future strategies
I. Overview — one-slide concept/ business model VI. Conclusion — summary & feasibility of venture	I. Overview — one-slide business model VII. Conclusion — financing request + summary points	I. Executive Summary — 1–3 page business model IX. Conclusion — financing request + summary	I. Executive Summary — 1–3 page plan VI. Conclusion — summary of key points	I. Executive Summary — 1–3 page business model IX. Conclusion — financing request + summary	I. Executive Summary — 1–3 page business model XI. Conclusion — financing request + key points

AP TOPIC TO DECA RUBRIC

UNIT 4 AP LESSON TOPIC	DECA EVENT(S)/ CATEGORY	RUBRIC LINES (HIGH-LEVEL)	DECA ADD-ON (10–20 MIN)	DELIVERABLES TO COLLECT	WHERE IT GOES IN DECA (PLAN/ORAL)
SWOT → KPIs → 2-minute Pitch	PMBS; BOR/ HTOR/SEOR; ENT Series	Situation/ Problem; KPIs; Recommendations	Draft 1-page SWOT; select 3 KPIs + targets; deliver 2-min pitch.	SWOT page; KPI mini-brief; 1 slide	OR Situation/ Problem; intro slide
Mgmt Functions + Six Hats + Recruiting Plan	HRM; PMBS; BLTDM	Organization/ Staffing; Training; Ethics	Outline recruiting & onboarding; run 3 Six Hats critiques; add 3 retention KPIs.	Recruiting/ onboarding 1-pager; hats notes	Implementation/HR section; role-play defense
KPI Dashboard + Insight → Action	BFS/FTDM; BOR/HTOR/ SEOR	Metrics; Analysis; Implementation	Chart 4–6 KPIs; add 'insight → action' bullets with owners/ timelines.	1-page dashboard; action bullets	OR/PMBS monitoring; deck visual
PACED + CBA + ROI Memo	FCE; PSE; BOR	Alternatives; Financial Justification; Risk	Fill PACED grid; estimate costs/ benefits; compute ROI/payback; write 150–200 word recommendation.	PACED grid; CBA sheet; memo	Alternatives/ Recommendation section; role-play rationale
PESTEL + Five Forces + Synthesis	BOR/HTOR/ SEOR; IMC	Market/Situation Analysis; Competition; KPIs	Complete 1-page PESTEL & 5-Forces table; write 3 priority moves with KPIs.	Strategic appraisal page; source list	Situation/Market Analysis; slide 2–3
Ops Flow + Risks/ Mitigations + Metrics	BOR/HTOR/ SEOR; PMBS	Implementation; Risk; KPIs	Draw 1-slide process flow; add top 3 risks + mitigations; select 3 KPIs with cadence.	Ops flow slide; risk register; KPI targets	Implementation/ Operations section
Strategic Plan Deck + Rubric Crosswalk	BOR/HTOR/ SEOR; PMBS	Organization; Visuals; Professionalism	Map slides to rubric lines; fix gaps; run a quick timed pass.	Crosswalk page; timed notes	Deck front matter; presenter notes
Mock Board Q&A + Top 12 FAQ	All oral events; written appendices	Q&A; Professionalism; Evidence	Panel Q&A; capture questions; write Top-12 FAQ with 2-sentence answers + proof.	FAQ appendix; judge notes	Appendix; next-iteration fixes

AP UNIT AND TASK CONNECTION

	AP BPF TASK	ALIGNED DECA EVENTS	ALIGNMENT STRENGTH	NOTES
TASK 1	Analyze management and leadership approaches	Business Management Cluster (BM), Human Resources Management (HRM)	Strong	Leadership style should connect to business success and team performance.
TASK 2	Develop and interpret KPI dashboards	BOR, IBP, Project Management	Strong	High-level projects include measurable metrics tied to SMART goals.
TASK 3	Recommend a strategic course of action	BOR, IBP, ESB	Strong	One of the most heavily scored areas—must be data-backed and actionable.
TASK 4	Apply Porter's Five Forces and SWOT analysis	BOR, IBP	Strong	These frameworks are expected and should directly inform strategy.

NOTES:

DECA CASE STUDIES

CASE STUDY	TOPIC	DECA ROLE PLAY VERSION	CATEGORY
BOMBAS	1.1	Bombas DECA Roleplay.docx	Principles of Entrepreneurship
INCREDIBLE HEALTH	1.2	Incredible Health: DECA Roleplay.docx	Principles of Marketing
CORLEY PLUMBING	1.3	Corley Plumbing: DECA Roleplay.docx	Principle of Business Management & Administration
MALALA FLORAL DESIGN	1.4	Malala: DECA Roleplay.docx	Principles of Entrepreneurship
BEE KEEPERS DAUGHTER	1.5	The Beekeepers Daughter: DECA Roleplay.docx	Retail Merchandising Series
PEARSON 1860	1.8	Pearson 1860: DECA Roleplay.docx	Marketing Communication Series
TOKEN OF TRUST	2.1	Token of Trust: DECA Roleplay.docx	Business Law and Ethics
GONG CHA	2.2	Gong Cha: DECA Roleplay.docx	Marketing Management
NEW COKE	2.3	New Coke: DECA Roleplay.docx	Marketing Communications Series
SIGGI'S	2.4	siggi's: DECA Roleplay.docx	Buying and Merchandising
SEGA	2.5	Sega: DECA Roleplay.docx	Sports and Entertainment
STANLEY	2.6	Stanley: DECA Roleplay.docx	Buying and Merchandising
HESTIA CONSTRUCTION	2.7	Hestia Construction: DECA Roleplay.docx	Business Services Marketing
DK COFFEE LAB PART 1	3.4	DK Coffee Lab Part 1: DECA Roleplay.docx	Business Finance Series
DK COFFEE LAB PART 2	3.5	DK Coffee Lab Part 2: DECA Roleplay.docx	Financial Services Team
HERSHEY	3.6	Hershey: DECA Roleplay.docx	Business Finance Series
DK COFFEE LAB PART 3	3.7	DK Coffee Lab Part 3: DECA Roleplay.docx	Accounting Applications
DCH	3.7	DCH: DECA Roleplay.docx	Business Finance Series
AANE	3.8	AANE: DECA Roleplay.docx	Financial Services Team
YARDLEY	3.9	Yardley: DECA Roleplay.docx	Business Law and Ethics
ASSORT HEALTH	4.1	Assort Health: DECA Roleplay.docx	Entrepreneurship Team
CANVA	4.1	Canva: DECA Roleplay.docx	Human Resources Management Series
BREAUX	4.2	BREAUX: DECA Roleplay.docx	Personal Financial Literacy
EXPRESSIONMED	4,3	ExpressionMed: DECA Roleplay.docx	Marketing Management
SQUARE MEAL FEEDS	4.4	Square Meal Feeds: DECA Roleplay.docx	Hospitality Services Team
CREPES & WAFFLES	4.4	Crepes & Waffles: DECA Roleplay.docx	Restaurant and Food Service Management Series

TOPIC 1.1

DECA

PRINCIPLES OF ENTREPRENEURSHIP

EVENT SITUATION

You are to assume the role of the **cofounder of Bombas**, a company that produces premium socks and apparel while donating an item to someone experiencing homelessness for every item sold.

The company began after cofounder David Heath learned that socks are the number one requested clothing item in homeless shelters. Heath and Randy Goldberg developed a business model that combined high-quality products with a social mission: Buy One, Donate One.

Your company is preparing to expand its product line to attract additional investors to support growth.

A **potential investor (judge)** wants to understand how Bombas created its successful business concept and why customers continue to support the brand. The investor is also interested in hearing ideas for expanding the company's product offerings.

YOUR TASK

You will meet with the **investor (judge)** to explain the Bombas business concept and its future potential. During the meeting you should:

1. Explain the market opportunity Bombas identified when starting the company.
2. Describe Bombas' brand promise and social mission.
3. Explain Bombas' competitive advantage in the sock and apparel market.
4. Recommend one new product or service Bombas could introduce and explain how it would benefit customers and support the company's mission.

PERFORMANCE INDICATORS

- EN:004 — Determine opportunities for venture creation (ON)
- PM:246 — Identify product's/service's competitive advantage (SP)
- CR:001 — Identify the company's brand promise (CS)
- MK:014 — Explain factors that influence customer buying behavior (SP)
- MP:003 — Explain the concept of market and market identification (CS)

PRINCIPLES OF MARKETING

EVENT SITUATION

You are to assume the role of a marketing assistant at Incredible Health, a company that created an online platform that helps connect nurses with hospitals that need to hire staff.

The founders created Incredible Health because hospitals were struggling to hire nurses. On average, it could take about 82 days for hospitals to hire a nurse, and many qualified nurses were applying for jobs but not hearing back.

Incredible Health created a platform that matches nurses with hospitals more quickly using technology. This helps hospitals hire faster and helps nurses find better job opportunities.

YOUR TASK

Your supervisor (judge), the Marketing Manager, wants to grow the number of nurses using the platform. More nurses on the platform will help hospitals fill open positions faster.

The Marketing Manager has asked you to share some ideas for how Incredible Health can attract more nurses to join the platform.

During the meeting with the Marketing Manager (judge), you should:

- Describe the **target market** for Incredible Health.
- Explain **one benefit the platform provides to nurses**.
- Explain **one benefit the platform provides to hospitals**.
- Suggest **one simple promotional idea** to encourage more nurses to sign up for the platform.

PERFORMANCE INDICATORS

- Identify the **target market** for a product/service (MP:080)
- Explain the **benefits of a product or service** (MP:017)
- Explain the role of **promotion in marketing** (MP:094)
- Describe factors that influence **customer satisfaction** (CR:017)

PRINCIPLES OF BUSINESS MANAGEMENT & ADMINISTRATION

EVENT SITUATION

You are to assume the role of the operations manager for Corley Plumbing, a family-owned plumbing company located in a fast-growing suburban community outside a major metropolitan area in the southeastern United States.

Corley Plumbing was founded in 2000 by Stan and Carol Corley and has built a strong reputation for dependable residential plumbing services, honest pricing and strong customer relationships throughout the local community. The company has traditionally relied on repeat customers, referrals and a small family-based workforce.

Recently, the area surrounding the business has experienced rapid population growth, including new housing developments, apartment complexes and expanding commercial spaces. As a result, demand for plumbing services has increased significantly.

Cody Burgess, the founders' grandson, is preparing to take over leadership of the company and wants to expand operations to support future growth.

However, the plumbing industry is becoming increasingly competitive and challenging. Corley Plumbing is currently facing several operational concerns:

- Rising material and equipment costs
- Increased government regulations and plumbing code requirements
- A shortage of skilled trade workers
- Increased competition from larger regional service companies
- Growing customer demand for smart-home plumbing technology, online scheduling and faster service response times

Cody wants to grow the business carefully while continuing to maintain the company's reputation for quality service and customer satisfaction.

The owner (judge) has asked you to develop recommendations that will help Corley Plumbing successfully expand operations while maintaining strong business performance and customer loyalty.

YOUR TASK

2. Analyze the strengths and weaknesses of the company's research methods, including taste tests, interviews and focus groups.
3. Discuss why consumer emotions and brand loyalty influenced reactions differently than the research predicted.
4. Explain how public opinion and media coverage affected the success of New Coke after launch.
5. Recommend strategies Coca-Cola could use to improve future market research and better predict consumer reactions to major product changes.

PERFORMANCE INDICATORS

- IM:418 — Analyze market research data (SP)
- IM:419 — Assess communication channels used in sales promotion (SP)
- MK:015 — Explain the nature and scope of the marketing-information management function (SP)
- MK:014 — Explain factors that influence customer buying behavior (SP)
- PR:073 — Explain the nature of marketing strategies (SP)

DECA

PRINCIPLES OF ENTREPRENEURSHIP

EVENT SITUATION

You are to assume the role of the owner of Malama ia Floral Design, a boutique floral and event design company located in a popular coastal tourist destination known for weddings, resorts and destination events.

Malama ia Floral Design specializes in custom floral arrangements inspired by local culture, natural beauty and sustainable design practices. The business has developed a strong reputation for creating unique floral experiences for weddings, special events, hotels and local businesses.

The company originally began as a small floral design business focused on handcrafted arrangements and personalized customer service. Through social media marketing, positive customer reviews and partnerships with local event planners, the business has experienced rapid growth and increased demand.

As customer interest continues to grow, you are exploring opportunities to expand the business through additional services, larger event contracts and new product offerings.

A potential investor (judge) is interested in learning more about your business concept, brand identity and future expansion plans before deciding whether to invest in Malama ia Floral Design.

YOUR TASK

You will meet with the investor (judge) to explain the Malama ia Floral Design business concept and future growth opportunities. During the meeting, you should:

1. Explain the market opportunity identified when starting the business.
2. Describe the company's brand promise and how it connects with customers.
3. Explain the company's competitive advantage within the floral and event industry.
4. Discuss factors that influence customers when selecting floral and event services.
5. Recommend one new product or service the company could introduce and explain how it would benefit customers and support business growth.

PERFORMANCE INDICATORS

- Determine opportunities for venture creation (EN:004) (ON)
- Identify product's/service's competitive advantage (PM:246) (SP)
- Demonstrate a customer service mindset (CR:004) (CS)
- Identify company's brand promise (CR:001) (CS)

TOPIC 1.5

DECA

RETAIL MERCHANDISING SERIES

EVENT SITUATION

You are to assume the role of a retail consultant for The Beekeeper's Daughter, a business that produces and sells raw honey and honey-based products.

The company was founded by Hannah Burgess, who grew up working in her family's beekeeping business. What started as selling honey at local farmers' markets has grown into a successful business that now sells products in stores, online, and through grocery retailers.

The Beekeeper's Daughter offers products such as raw honey, honeycomb, beeswax candles, honey sticks, and honey-sweetened drinks. The company wants to continue growing while attracting more customers to its retail store and strengthening its brand identity.

The owner (judge) wants ideas that will help increase sales, improve the customer experience, and encourage more shoppers to choose The Beekeeper's Daughter over traditional grocery store honey brands.

YOUR TASK

You will meet with the owner (judge) to discuss ways to improve the company's retail marketing strategy. During the meeting you should:

1. Explain what makes The Beekeeper's Daughter products different from traditional grocery store honey brands.
2. Identify the target market for the company's products.
3. Recommend two merchandising or promotional strategies that could increase in-store sales.
4. Recommend one new retail idea or customer experience that could attract more customers to the store.

PERFORMANCE INDICATORS

- Identify product's/service's **competitive advantage** (PM:246)
- Explain the role of **product merchandising** (MK:004)
- Describe factors that influence **customer buying decisions** (MK:005)
- Explain the role of **promotion in retailing** (MK:003)

DECA

MARKETING COMMUNICATIONS SERIES

EVENT SITUATION

You are to assume the role of a marketing manager for Pearson 1860, a premium bicycle company based in London.

Pearson 1860 is known for producing high-quality bicycles designed for serious cyclists who value performance, craftsmanship, and innovation. The company sells premium bicycles and cycling products to customers around the world.

Recently, Pearson 1860 experienced shipping delays and supply chain challenges that made it difficult to keep certain bicycles and parts in stock. Company leaders are concerned about how these delays may affect customer confidence and the brand's reputation.

The company owners (judge) want to ensure Pearson 1860 continues to stand out as a premium bicycle brand while keeping customers loyal and excited about the company.

YOUR TASK

You will meet with the company owners (judge) to explain how Pearson 1860 can maintain a strong brand despite supply chain challenges. During the meeting you should:

1. Explain Pearson 1860's brand positioning in the bicycle market.
2. Describe how supply chain disruptions can affect customer buying decisions and brand reputation.
3. Recommend two marketing strategies Pearson 1860 could use to maintain customer confidence during product shortages or delays.
4. Recommend one marketing message or campaign that highlights Pearson 1860's strengths and differentiates it from competitors.

PERFORMANCE INDICATORS

- MP:060 — Explain the concept of brand positioning
- MK:005 — Explain factors affecting customer buying decisions
- MP:069 — Explain the role of product branding
- PM:246 — Explain the concept of competitive advantage

DECA

BUSINESS LAW & ETHICS TEAM DECISION MAKING

EVENT SITUATION

You are to assume the role of an ethics and compliance consultant for Token of Trust, a technology company that provides online identity verification and fraud prevention services for businesses operating in digital marketplaces and e-commerce platforms.

The company was founded after cofounder Darrin Edelman nearly became the victim of an online apartment scam while searching for housing through Craigslist. Frustrated by the lack of trust and transparency in online transactions, Edelman partnered with Austin O'Brion to develop a safer way for consumers and businesses to verify identities online.

Token of Trust verifies identities using uploaded government documents, metadata from online content and searches across digital platforms. The company originally considered selling directly to consumers but eventually shifted to a business-to-business (B2B) model after research showed businesses were willing to invest heavily in fraud prevention and cybersecurity tools.

As the company expanded, leadership faced an important ethical dilemma. Token of Trust collected large amounts of customer data through its verification process, including demographic information, purchasing behavior and online activity. Investors recognized the financial value of this data and encouraged the company to potentially sell customer information to outside organizations for profit.

However, company leadership worried that selling or improperly using customer data would violate the company's mission of creating safer and more trustworthy online transactions. Ultimately, the founders chose to encrypt the data and refuse investment opportunities tied to selling customer information.

The chief executive officer (judge) wants to ensure the company continues growing ethically while maintaining customer trust and protecting consumer privacy.

YOUR TASK

You will meet with the chief executive officer (judge) to discuss ethical and legal considerations related to Token of Trust's business operations. During the meeting, you should:

1. Explain the ethical issues associated with collecting and storing customer data.

2. Discuss the importance of customer privacy and transparency in digital business operations.
3. Explain why ethical decision-making is important to maintaining customer trust and long-term business success.
4. Recommend strategies Token of Trust could use to balance fraud prevention with responsible data management.
5. Recommend one additional policy or ethical guideline that could strengthen the company's reputation and customer relationships.

PERFORMANCE INDICATORS

- BL:068 — Identify ethical business practices (SP)
- BL:069 — Explain legal considerations for business operations (SP)
- BL:071 — Discuss the impact of business ethics on relationships with customers (SP)
- NF:015 — Explain the nature of risk management (CS)
- CR:001 — Identify company's brand promise (CS)

DECA

MARKETING MANAGEMENT TEAM DECISION MAKING

EVENT SITUATION

You are to assume the role of a marketing strategy consultant for Gong cha, an international bubble tea company founded in Taiwan in 2006 that has rapidly expanded throughout the United States.

After opening its first U.S. locations in communities with large Asian American populations, Gong cha successfully built strong brand recognition among younger consumers through premium products, customizable beverages and social-media-driven marketing.

As bubble tea became increasingly mainstream, Gong cha shifted its strategy toward expanding beyond its original customer base and positioning bubble tea as part of consumers' everyday lifestyle and routines. The company targeted Gen Z and millennial consumers by introducing sweeter flavors, customizable toppings, visually appealing drinks and digital ordering options.

Social media played a major role in the company's success. Customers frequently posted photos and videos of their drinks online, creating organic promotion and increasing consumer interest. Online delivery and mobile ordering also became a major source of revenue growth, with digital orders accounting for a significant portion of store sales.

Although Gong cha has become a leader within the bubble tea market, competition continues to intensify as additional beverage brands and café concepts target the same younger demographic. Leadership is concerned about maintaining customer loyalty and brand differentiation as competitors introduce similar products and marketing strategies.

The chief marketing officer (judge) has asked you to develop a long-term marketing strategy that will strengthen Gong cha's brand positioning, increase customer loyalty and support continued growth in the United States market.

YOUR TASK

You will meet with the chief marketing officer (judge) to discuss Gong cha's long-term marketing strategy. During the meeting, you should:

1. Analyze the target market Gong cha successfully attracted in the United States.

2. Explain how consumer trends and buying behavior contributed to the popularity of bubble tea.
3. Evaluate the role social media, aesthetics and digital marketing played in Gong cha's competitive success.
4. Recommend strategies Gong cha could use to strengthen customer loyalty and differentiate itself from competitors.
5. Recommend one long-term marketing initiative, campaign or partnership that could support continued growth and brand relevance among younger consumers.

PERFORMANCE INDICATORS

- MK:014 — Explain factors that influence customer buying behavior (SP)
- PM:246 — Identify product's/service's competitive advantage (SP)
- DS:041 — Explain the role of digital marketing in business (SP)
- PR:073 — Explain the nature of marketing strategies (SP)
- SE:828 — Manage brand image (SP)

DECA

MARKETING COMMUNICATIONS SERIES

EVENT SITUATION

You are to assume the role of a consumer insights and communications consultant for The Coca-Cola Company. The company is reviewing one of the most famous product launches and marketing failures in business history: New Coke.

By the 1970s and early 1980s, Pepsi had begun gaining market share through aggressive advertising campaigns and the famous “Pepsi Challenge” taste tests. These blind taste tests suggested many consumers preferred the sweeter taste of Pepsi over Coca-Cola. Internal Coca-Cola research confirmed similar results, especially among younger consumers.

In response, Coca-Cola spent nearly two years and millions of dollars conducting market research and developing a reformulated product known as “New Coke.” The company gathered information from over 200,000 consumers through taste tests, focus groups and one-on-one interviews. While much of the data suggested consumers preferred the new formula, some focus groups revealed strong emotional attachment to the original Coke brand.

Despite the positive taste-test results, many loyal customers reacted negatively after the launch. Consumers viewed Coca-Cola as more than just a beverage—it represented tradition, nostalgia and American culture. Media attention amplified public backlash, and thousands of consumers complained directly to the company. Only 79 days after launch, Coca-Cola announced the return of the original formula as “Coke Classic.”

Company leadership now wants to better understand the limitations of market research and how businesses should balance consumer data with emotional brand loyalty when making strategic decisions.

The vice president of consumer insights (judge) has asked you to evaluate the New Coke launch and recommend strategies for improving future market research and communication efforts.

YOUR TASK

You will meet with the vice president of consumer insights (judge) to discuss lessons learned from the New Coke launch. During the meeting, you should:

1. Explain how Coca-Cola used market research when developing New Coke.

2. Analyze the strengths and weaknesses of the company's research methods, including taste tests, interviews and focus groups.
3. Discuss why consumer emotions and brand loyalty influenced reactions differently than the research predicted.
4. Explain how public opinion and media coverage affected the success of New Coke after launch.
5. Recommend strategies Coca-Cola could use to improve future market research and better predict consumer reactions to major product changes.

PERFORMANCE INDICATORS

- IM:418 — Analyze market research data (SP)
- IM:419 — Assess communication channels used in sales promotion (SP)
- MK:015 — Explain the nature and scope of the marketing-information management function (SP)
- MK:014 — Explain factors that influence customer buying behavior (SP)
- PR:073 — Explain the nature of marketing strategies (SP)

TOPIC 2.4

BUYING & MERCHANDISING TEAM DECISION MAKING

EVENT SITUATION

You are to assume the role of a product development and merchandising consultant for siggi's, a premium Icelandic skyr yogurt company founded by Siggi Hilmarsson.

After moving from Iceland to New York City, Hilmarsson became frustrated with the high sugar content and artificial ingredients commonly found in American yogurt products. Using a traditional Icelandic recipe, he began producing skyr—a thick, high-protein yogurt with simple ingredients and lower sugar content.

As Greek yogurt rapidly increased in popularity across the United States during the 2000s and 2010s, siggi's successfully positioned itself as a premium, health-focused and authentic alternative within the growing yogurt market.

The company built its brand around simplicity, sustainability and clean ingredients. Packaging and merchandising decisions reflected those values, including recyclable packaging materials and minimalist branding designed to stand out in grocery store yogurt sections crowded with colorful competitors.

As siggi's continued expanding into major retailers such as Whole Foods, Target and Kroger, competition within the yogurt industry intensified. Consumers increasingly demanded new flavors, plant-based alternatives, convenient packaging options and functional health products. In response, siggi's expanded its product portfolio to include plant-based yogurts, drinkable yogurts, lactose-free products and snack combinations.

The vice president of merchandising (judge) wants to ensure siggi's continues growing while maintaining a strong brand identity and responding effectively to changing consumer trends.

YOUR TASK

You will meet with the vice president of merchandising (judge) to discuss product development and merchandising strategies for siggi's. During the meeting, you should:

1. Explain how siggi's identified a market opportunity within the U.S. yogurt industry.
2. Analyze how consumer trends influenced the growth of premium and health-focused yogurt products.
3. Discuss how packaging, branding and merchandising helped siggi's differentiate itself from competitors.

4. Recommend strategies siggi's could use to respond to changing consumer preferences and increased competition.
5. Recommend one new product line, packaging concept or merchandising strategy that could strengthen siggi's competitive position and increase customer interest.

PERFORMANCE INDICATORS

- PM:039 — Position products/services
- IM:184 — Conduct marketing analysis
- MK:017 — Explain the role of market segmentation
- PM:040 — Obtain product positioning feedback
- SU:497 — Develop sustainability strategies for business operations

TOPIC 2.5

DECA

SPORTS & ENTERTAINMENT MARKETING TEAM DECISION MAKING

EVENT SITUATION

You are to assume the role of a competitive strategy consultant for SEGA during the height of the 1990s video game “console wars.”

At the time, Nintendo controlled nearly 90% of the home video game market, making it extremely difficult for competitors to gain market share. Despite having more advanced graphics and technology, Sega’s Genesis console initially struggled to compete against Nintendo’s lower-priced system, stronger retailer relationships and highly popular game library featuring Mario and other well-known characters.

Under the leadership of Tom Kalinske, Sega of America introduced several aggressive marketing and pricing strategies designed to reposition Sega as the gaming brand for teenagers and young adults. Sega bundled Sonic the Hedgehog with the Genesis console, lowered console prices and launched edgy advertising campaigns that directly compared Sega products to Nintendo’s offerings.

The company also introduced experiential marketing campaigns such as the Sega World Mall Tour, where consumers could try Sega games in shopping malls across the country. Sega’s marketing emphasized speed, attitude and rebellion, helping the company appeal to consumers who felt they had “outgrown” Nintendo’s family-friendly image.

By 1992, Sega had significantly increased market share and temporarily challenged Nintendo’s industry dominance. However, increased competition, rapid product releases and changing technology trends eventually caused Sega to lose its competitive position in the gaming industry.

The executive vice president of marketing (judge) wants to evaluate Sega’s competitive strategies and determine what lessons modern entertainment brands can learn from the company’s successes and failures during the console wars.

YOUR TASK

You will meet with the executive vice president of marketing (judge) to discuss Sega’s competitive strategy during the console wars. During the meeting, you should:

1. Analyze the strategies Sega used to compete against Nintendo’s market dominance.

2. Explain how Sega used pricing, product bundling and promotional strategies to increase market share.
3. Discuss how Sega identified and targeted a different customer segment than Nintendo.
4. Evaluate the effectiveness of Sega's advertising and experiential marketing campaigns.
5. Recommend one strategic improvement Sega could have implemented to maintain long-term competitiveness in the gaming industry.

PERFORMANCE INDICATORS

- SE:932 — Position company to acquire desired business image
- MP:207 — Identify market segments
- PR:390 — Explain the types of promotion
- DS:074 — Evaluate customer appeal through branding and promotion
- NF:188 — Analyze factors affecting business profits

DECA

BUYING & MERCHANDISING TEAM DECISION MAKING

EVENT SITUATION

You are to assume the role of a merchandising and retail strategy consultant for Stanley, a company known for its insulated drinkware and outdoor products.

For decades, Stanley primarily targeted workers and outdoor enthusiasts with durable thermoses and drinkware products. However, the company experienced explosive growth after the introduction of the Stanley Quencher tumbler. Through influencer marketing, social media trends and strategic retail partnerships, the Quencher became highly popular among Gen Z and millennial consumers, especially women.

As demand increased, Stanley expanded beyond traditional outdoor retailers into mass-market and lifestyle-focused retail channels such as Target and Starbucks. The company also significantly expanded its product assortment by introducing new colors, patterns, sizes and limited-edition collections.

The rapid increase in product variations and retail partnerships created new merchandising challenges. Stanley needed to carefully manage inventory levels, forecast demand for different products and determine which collections and retail collaborations would generate the strongest customer response. Limited-edition products often sold out quickly, while slower-selling inventory increased operational complexity and financial risk.

The vice president of merchandising (judge) wants to ensure Stanley continues growing while maintaining strong inventory performance, effective retail partnerships and high customer demand.

YOUR TASK

You will meet with the vice president of merchandising (judge) to discuss Stanley's merchandising and product expansion strategies. During the meeting, you should:

1. Explain how Stanley successfully expanded into new customer markets and retail channels.
2. Analyze the benefits and challenges of expanding Stanley's product mix and limited-edition collections.
3. Discuss how merchandising decisions and retail partnerships influence customer demand and sales performance.

4. Explain the importance of inventory forecasting and product planning in Stanley's business operations.
5. Recommend one merchandising or product strategy Stanley could implement to improve long-term growth and customer engagement.

PERFORMANCE INDICATORS

- PM:043 — Explain the nature of product mix
- CM:003 — Explain channel management systems
- DS:086 — Use data to make business decisions
- NF:093 — Manage business growth strategies
- OP:189 — Adapt business activities to implement change

TOPIC 2.7

DECA

BUSINESS SERVICES MARKETING

EVENT SITUATION

You are to assume the role of a business development consultant for Hestia Construction, a residential construction and historic restoration company based in Philadelphia.

Founded by Rachel Street, the company built its reputation through high-quality craftsmanship, personalized customer relationships and restoration projects that preserved the historic character of Philadelphia homes. Hestia Construction also gained national recognition through the television series *Philly Revival*, which increased awareness of the company and generated additional business opportunities.

Unlike many construction competitors that focused primarily on quick renovations and high-volume projects, Hestia Construction positioned itself as a premium service provider specializing in customized restoration work and design-focused remodeling. The company's growth was fueled largely through referrals, media exposure and community involvement rather than traditional advertising.

However, the construction and home-services industry has become increasingly competitive. Competitors are investing heavily in digital advertising, social media campaigns and search engine optimization to attract clients online. At the same time, consumer expectations have shifted, with many customers researching contractors online before making purchasing decisions.

Rachel Street is considering whether Hestia Construction should expand its digital marketing efforts to remain competitive. She is concerned about the financial investment, time commitment and potential impact on the company's authentic, relationship-based reputation.

The vice president of business development (judge) has asked you to develop recommendations for improving Hestia Construction's marketing and customer acquisition strategies while preserving the company's premium service image.

YOUR TASK

You will meet with the vice president of business development (judge) to discuss Hestia Construction's future marketing and client development strategies. During the meeting, you should:

1. Explain how Hestia Construction differentiated itself within the residential construction industry.
2. Analyze how digital marketing and changing consumer behavior are impacting service-based businesses.
3. Discuss the advantages and disadvantages of relying on referrals and organic marketing versus paid digital marketing.
4. Explain how relationship marketing and customer experience contribute to long-term business success.
5. Recommend one business development or marketing strategy Hestia Construction should implement to strengthen future growth and client acquisition.

PERFORMANCE INDICATORS

- BS:016 — Develop client relationships
- BS:018 — Explain the nature of business services marketing
- IM:184 — Conduct marketing analysis
- DS:074 — Evaluate customer appeal through branding and promotion
- NF:093 — Manage business growth strategies

DECA

BUSINESS FINANCE SERIES

EVENT SITUATION

You are to assume the role of a financial planning consultant for DK Coffee Lab, a proposed independent coffee shop being developed by Denessa King in the fictional city of Springville.

After moving back to her hometown, King identified a potential business opportunity within the local coffee market. Existing coffee shops primarily catered to older customers and offered limited specialty beverages and shorter operating hours. Through customer interviews and an online survey of approximately 1,000 residents, King found that younger consumers preferred specialty drinks, modern café environments and extended evening hours.

King selected a 1,600-square-foot location near a shopping mall and developed estimated startup costs for launching DK Coffee Lab. Startup expenses totaled approximately $45,900 and included occupancy expenses, coffee equipment, furniture, technology systems, marketing, inventory and working capital.

Although King has saved $25,000, she does not currently have enough financial capital to fully fund the business launch and support early operating expenses. She is now evaluating financing options, including small business loans, outside investors and additional personal investment. She is also concerned about managing cash flow during the business's early stages while building a profitable customer base.

The chief financial officer (judge) has asked you to evaluate DK Coffee Lab's financial readiness and recommend strategies to improve the company's financial stability and long-term profitability.

YOUR TASK

You will meet with the chief financial officer (judge) to discuss DK Coffee Lab's financial planning and startup strategy. During the meeting, you should:

1. Analyze DK Coffee Lab's startup costs and financial position.
2. Discuss the advantages and disadvantages of possible financing options for the business.
3. Explain the importance of working capital and cash flow management for a startup business.
4. Analyze financial risks that could impact DK Coffee Lab during its first year of operation.

5. Recommend one financial strategy that could improve DK Coffee Lab's profitability and long-term financial sustainability.

PERFORMANCE INDICATORS

- FI:076 — Describe sources of financing
- FI:355 — Analyze financial data for business decision-making
- NF:111 — Manage financial resources
- FI:061 — Explain the nature of cash flow statements
- FI:330 — Explain the impact of financial risk on business decisions

DECA

FINANCIAL SERVICES TEAM DECISION MAKING

EVENT SITUATION

You are to assume the role of a small business financing consultant for DK Coffee Lab, a startup coffee shop being developed by Denessa King in the fictional city of Springville.

After conducting market research and developing a business concept focused on specialty beverages and community atmosphere, King determined that there was a strong opportunity to open a modern coffee shop targeting younger consumers in Springville. However, launching the business would require substantial startup funding.

King estimated that DK Coffee Lab would require approximately $45,900 in startup costs, including equipment, inventory, occupancy expenses, marketing and working capital. Although she planned to invest all $25,000 of her personal savings into the business, she still needed additional financial capital to launch the café and support operations during the early stages of the business.

King explored several financing options, including traditional bank loans, credit cards, crowdfunding, grants and outside investors. A local bank declined her loan application because the business lacked operational history and proven revenue. King also recognized the financial risks associated with relying heavily on high-interest credit card debt.

Eventually, King secured $10,000 from family investors in exchange for a 30% ownership stake in the business and later received a $10,000 community development grant. While these funding sources improved the company's financial position, King still needed to carefully manage startup capital, cash flow and future financial risk.

The senior financial advisor (judge) has asked you to evaluate DK Coffee Lab's financing strategy and recommend how the business should manage startup funding and long-term financial sustainability.

YOUR TASK

You will meet with the senior financial advisor (judge) to discuss DK Coffee Lab's financing strategy. During the meeting, you should:

1. Determine whether DK Coffee Lab currently has enough startup capital to operate successfully through its first three months.

2. Evaluate which funding source created the greatest financial risk for the business and explain why.
3. Discuss how giving away 30% ownership to family investors may impact future business decisions and profitability.
4. Explain how cash flow problems during the startup phase could affect daily business operations.
5. Recommend one additional financial action Denessa King should take before officially opening DK Coffee Lab.

PERFORMANCE INDICATORS

- FI:270 — Calculate financial ratios used in business
- FI:283 — Analyze cash flow projections
- FI:332 — Evaluate credit and lending options
- FI:356 — Determine capital needs for business operations
- NF:001 — Manage financial planning activities

DECA

BUSINESS FINANCE SERIES

EVENT SITUATION

You are to assume the role of a financial strategy consultant for The Hershey Company. In early 2024, Hershey leadership became increasingly concerned about rapidly rising global cocoa prices and the potential impact on the company's profitability.

For decades, Hershey benefited from relatively stable cocoa prices. However, severe weather conditions and declining cocoa production in major cocoa-producing regions such as Ghana and Côte d'Ivoire caused cocoa prices to surge dramatically between 2023 and 2024. Global cocoa prices rose from approximately $2,500 per ton to more than $12,000 per ton at their peak.

Because cocoa is a major ingredient in Hershey's products, rising cocoa costs threatened the company's profit margins. Hershey initially responded by increasing chocolate prices by 6.5%, but consumers reacted negatively and sales volumes declined by more than 5%.

Financial reports showed warning signs. Although Hershey's full-year 2023 financial performance remained strong overall, fourth-quarter financial results reflected declining profit margins and lower operating profits compared to the previous year. The company now faces difficult decisions involving pricing strategy, cost management, supply chain efficiency and long-term financial planning.

The chief financial officer (judge) has asked you to evaluate Hershey's financial situation and recommend strategies that could help protect profitability while maintaining strong customer demand.

YOUR TASK

You will meet with the chief financial officer (judge) to discuss Hershey's financial challenges and future strategy. During the meeting, you should:

1. Analyze how rising cocoa prices are impacting Hershey's revenues, costs and profit margins.
2. Discuss the financial risks associated with increasing product prices during periods of inflation.
3. Evaluate how changes in consumer demand could affect Hershey's financial performance.

4. Explain how supply chain decisions and operating expenses influence company profitability.
5. Recommend one financial strategy Hershey could implement to help maintain long-term profitability and financial stability.

PERFORMANCE INDICATORS

- FI:355 — Analyze financial data for business decision-making
- FI:270 — Calculate financial ratios used in business
- FI:330 — Explain the impact of financial risk on business decisions
- NF:111 — Manage financial resources
- OP:024 — Explain the nature of operations

DECA

ACCOUNTING APPLICATIONS SERIES

EVENT SITUATION

You are to assume the role of an accounting consultant for DK Coffee Lab, a startup coffee shop owned by Denessa King in the fictional city of Springville.

After successfully securing startup funding from personal savings, family investors, grants and limited credit card financing, King officially launched DK Coffee Lab. She signed a lease, purchased equipment and furniture, stocked inventory and opened the café for business.

Although the café's grand opening was successful, King quickly realized that managing a business required more than strong customer service and marketing skills. Because her family members had invested in the business, they expected professional financial records and accurate reporting regarding the company's financial performance.

With assistance from her mother, King began organizing DK Coffee Lab's financial records using the balance sheet equation (Assets = Liabilities + Owners' Equity). She recorded startup transactions involving contributed capital, grant funding, fixed assets, accounts payable, inventory purchases and startup expenses.

During the company's first quarter of operations, DK Coffee Lab generated $55,250 in revenue while also incurring expenses related to occupancy, inventory, wages, marketing and interest payments. King now needs to determine whether the café is financially stable, generating positive earnings and maintaining enough cash flow to continue operating successfully.

The accounting manager (judge) has asked you to evaluate DK Coffee Lab's financial records and provide recommendations regarding the business's financial performance and accounting practices.

YOUR TASK

You will meet with the accounting manager (judge) to discuss DK Coffee Lab's financial performance and accounting records. During the meeting, you should:

1. Explain the importance of maintaining accurate financial records for a startup business.
2. Analyze how DK Coffee Lab used the balance sheet equation to record business transactions.
3. Discuss how liabilities, retained earnings and cash flow impact the financial health of the business.

4. Evaluate DK Coffee Lab's first-quarter financial performance using the provided financial information.
5. Recommend one accounting or financial management strategy that could improve DK Coffee Lab's long-term financial performance and organization.

PERFORMANCE INDICATORS

- AC:011 — Describe the nature of accounting standards
- AC:136 — Interpret financial statements
- AC:139 — Explain the purpose of the accounting system
- FI:085 — Explain the nature of accounts payable
- FI:061 — Explain the nature of cash flow statements

DECA

BUSINESS FINANCE SERIES

EVENT SITUATION

You are to assume the role of a financial growth consultant for DCH Construction & Hauling, a construction hauling company based in Chicago.

The company was founded in 2014 by Jeanette Chavarria-Torres after she began taking small hauling and site preparation jobs while finishing college classes and supporting her family. Despite early financial challenges—including difficulty securing insurance and obtaining credit—Chavarria-Torres carefully tracked revenue, operating costs and profitability while steadily growing the business.

By 2017, DCH Construction & Hauling surpassed $1.3 million in annual revenue and had expanded its equipment fleet and operations. The company continued reinvesting profits into the business, allowing it to maintain relatively low liabilities while strengthening its balance sheet and improving cash flow.

In 2024, DCH Construction & Hauling generated approximately $6.2 million in annual revenue and was considering bidding on a major $500,000 infrastructure project connected to the North Branch Corridor expansion in Chicago. Winning the contract could create significant growth opportunities for the company. However, completing the project would require DCH to cover substantial upfront payroll, fuel and operational costs before receiving payment from the client.

Chavarria-Torres must now decide whether the financial risks associated with the project are worth the potential long-term rewards. The company could use available cash reserves, increase borrowing through its line of credit or adjust its pricing strategy to manage risk and profitability.

The chief financial officer (judge) has asked you to evaluate DCH Construction & Hauling's financial position and recommend strategies for managing growth, risk and profitability.

YOUR TASK

You will meet with the chief financial officer (judge) to discuss DCH Construction & Hauling's financial strategy related to the proposed infrastructure project. During the meeting, you should:

1. Analyze the financial risks associated with accepting the $500,000 project.
2. Discuss how cash flow and working capital could impact DCH Construction & Hauling during the project.

3. Evaluate the advantages and disadvantages of using credit versus available cash reserves to fund operations.
4. Explain how pricing strategy and profit margins may affect the company's financial performance.
5. Recommend one financial strategy DCH Construction & Hauling should implement to support sustainable growth while limiting financial risk.

PERFORMANCE INDICATORS

- FI:355 — Analyze financial data for business decision-making
- FI:330 — Explain the impact of financial risk on business decisions
- FI:270 — Calculate financial ratios used in business
- NF:111 — Manage financial resources
- FI:356 — Determine capital needs for business operations

FINANCIAL SERVICES TEAM DECISION MAKING

EVENT SITUATION

You are to assume the role of a nonprofit financial consulting team working with AANE (Association for Autism and Neurodiversity), a nonprofit organization based in Boston that provides support, education and advocacy services for autistic and neurodivergent individuals and their families.

Under the leadership of Brenda Dater, AANE expanded rapidly and served more than 14,000 clients in 2023 through educational programs, support groups, coaching and individualized services. Demand for AANE's services continued increasing each year, leading the organization to expand staffing and programming to meet community needs.

Despite strong program growth, AANE faced serious financial challenges. By the end of 2023, the organization accumulated an operating deficit of nearly $350,000 because operating expenses increased faster than revenue. While the organization temporarily used financial reserves to cover losses, leadership knew this approach was not sustainable long term.

A major challenge for AANE involved cash flow management. Revenue from grants, donations and fundraising campaigns often arrived inconsistently throughout the year, while operating expenses such as salaries, rent and program costs had to be paid regularly. Approximately 80% of AANE's expenses were related to salaries and wages. During periods of low cash flow, AANE occasionally relied on a bank line of credit to continue operating programs and paying expenses.

To reduce the deficit, AANE eliminated or paused several programs, reduced staffing and introduced fees for some services that had previously been free. Although these actions improved the organization's short-term financial position, AANE ultimately served approximately 2,000 fewer people in 2024.

The senior financial advisory board (judge) has asked your consulting team to evaluate AANE's financial situation and recommend strategies to improve long-term sustainability while continuing to support the organization's mission.

YOUR TASK

You will meet with the senior financial advisory board (judge) to discuss AANE's financial position and future strategy. During the meeting, your team should:

1. Analyze the financial factors that contributed to AANE's operating deficit and cash flow challenges.
2. Discuss how nonprofit organizations must balance mission impact with financial sustainability.
3. Evaluate the financial advantages and disadvantages of increasing service fees, reducing expenses and expanding fundraising efforts.
4. Explain the risks associated with relying on reserves and lines of credit to support operations.
5. Recommend one long-term financial strategy AANE should implement to improve sustainability while maintaining support for the neurodiverse community.

PERFORMANCE INDICATORS

- FI:355 — Analyze financial data for business decision-making
- FI:330 — Explain the impact of financial risk on business decisions
- FI:076 — Describe sources of financing
- NF:111 — Manage financial resources
- FI:283 — Analyze cash flow projections

TOPIC 3.9

DECA

BUSINESS LAW & ETHICS TEAM DECISION MAKING

EVENT SITUATION

You are to assume the role of an ethics and management consulting team for Yardley Home Cabinetry (YHC), a custom cabinetry company operating as a limited liability company (LLC).

YHC provides company vehicles to members of its sales staff to support customer visits, transportation of product samples and professional business operations. Vehicles are also considered an employee benefit and a form of company advertising because each vehicle includes a company decal. Employees are generally encouraged to replace company vehicles every five years.

Scott Strom, YHC's director of sales, has worked for the company for ten years and significantly contributed to company growth by expanding YHC's residential and commercial customer base. During his leadership, company revenue growth doubled and YHC expanded into larger commercial projects.

Although Strom's company car is now ten years old, he has continued driving it rather than replacing it after five years like most employees. Strom now wants to replace the vehicle with a luxury SUV rather than the standard compact sedan typically provided to employees. As director of sales, Strom is responsible for approving company vehicle purchases and overseeing vehicle assignments.

Strom believes the SUV would support both his professional responsibilities and his growing family's transportation needs. Friends and colleagues have encouraged him to approve the purchase himself, arguing that his past performance and years without a replacement vehicle justify the upgrade. However, Strom's wife expressed concern that approving a luxury SUV for personal benefit could represent an abuse of company resources and management trust.

Strom must now decide whether it is ethical and appropriate to approve the purchase independently or whether he should seek approval from YHC's chief executive officer before moving forward.

The chief executive officer (judge) has asked your consulting team to evaluate the ethical and business implications of Strom's decision.

YOUR TASK

You will meet with the chief executive officer (judge) to discuss the ethical and managerial issues related to Strom's proposed company vehicle purchase. During the meeting, your team should:

1. Analyze the ethical concerns related to Strom approving his own luxury company vehicle purchase.
2. Discuss the potential conflict of interest created by Strom's management role and purchasing authority.
3. Explain how personal use of company resources can create legal, financial and ethical risks for a business.
4. Evaluate how Strom's decision could impact employee morale, company culture and leadership trust.
5. Recommend one policy or management strategy YHC could implement to improve ethical decision-making and oversight regarding company resources.

PERFORMANCE INDICATORS

- BL:068 — Identify ethical business practices
- BL:072 — Explain the nature of legally binding contracts
- BL:073 — Explain legal considerations for business relationships
- HR:410 — Explain the role of ethics in human resources management
- OP:116 — Explain the impact of business policies on operations

ENTREPRENEURSHIP TEAM DECISION MAKING

EVENT SITUATION

You are to assume the role of a startup growth consulting team for Assort Health, an artificial intelligence healthcare technology company founded by Jon Wang and Jeffery Liu.

While attending medical school during the COVID-19 pandemic, Wang recognized growing inefficiencies in healthcare administration and believed artificial intelligence could improve patient access to care. After partnering with Liu, a software engineer with experience in AI voice technology, the two entrepreneurs began researching major operational problems facing healthcare providers.

Through interviews with hospital directors, medical office staff and patients, Wang and Liu identified a major challenge involving patient call management. Healthcare providers struggled with long patient wait times, overloaded reception staff and high administrative costs associated with handling patient phone calls. Some clinics reported patient hold times as long as 90 minutes.

To address this issue, Wang and Liu developed an AI-powered voice assistant platform capable of managing appointment scheduling, prescription refills, patient intake and call triage in multiple languages. After training the AI system using real patient-call data and successfully piloting the product with a large orthopedic group, Assort Health officially launched in 2023.

By early 2025, Assort Health had expanded to 23 employees, processed more than 10 million patient interactions and secured approximately $26 million in funding. The company planned to rapidly scale operations and hire an additional 40 employees to support continued growth.

The venture capital advisory board (judge) has asked your consulting team to evaluate Assort Health's growth strategy and recommend how the company should manage rapid expansion while maintaining product quality and customer trust.

YOUR TASK

You will meet with the venture capital advisory board (judge) to discuss Assort Health's business growth and expansion strategy. During the meeting, your team should:

1. Analyze the market opportunity Assort Health identified within the healthcare industry.
2. Discuss how customer research and product testing contributed to Assort Health's early success.

3. Evaluate the risks and benefits associated with rapid business growth and expansion.
4. Explain how artificial intelligence can improve efficiency and customer experience within healthcare services.
5. Recommend one strategic initiative Assort Health should implement to support long-term growth, scalability and customer trust.

PERFORMANCE INDICATORS

- EN:068 — Identify entrepreneurial opportunities
- EN:072 — Develop a growth strategy for a business
- DS:086 — Use data to make business decisions
- IM:184 — Conduct marketing analysis
- OP:189 — Adapt business activities to implement change

TOPIC 4.1

DECA

HUMAN RESOURCES MANAGEMENT SERIES

EVENT SITUATION

You are to assume the role of a human resources consultant for Canva, an online graphic design platform cofounded by Melanie Perkins and Cliff Obrecht.

Perkins founded Canva with the vision of making graphic design simpler, more collaborative and accessible to everyday users. After early success with Fusion Books, an online yearbook publishing company, Perkins and Obrecht began developing Canva into a much larger technology platform capable of competing with companies such as Adobe and Microsoft.

To secure investor funding and successfully scale the company, Canva needed a highly skilled engineering team capable of building a world-class software platform. Investor Bill Tai and technology advisor Lars Rasmussen emphasized the importance of recruiting elite technical talent before major investments would move forward.

Perkins spent more than a year networking, attending conferences and interviewing potential candidates in Silicon Valley. Despite speaking with more than 100 engineers, none met the company's expectations. The continued delays created pressure on Canva's leadership team as competitors continued advancing within the software market.

Perkins now faces a major staffing decision. Canva can continue searching for highly experienced engineers who meet elite technical standards, or the company can hire less experienced employees and begin product development more quickly. The decision could significantly impact company culture, employee performance, investor confidence and long-term business growth.

The vice president of human resources (judge) has asked you to evaluate Canva's hiring challenges and recommend a staffing strategy that supports both growth and long-term organizational success.

YOUR TASK

You will meet with the vice president of human resources (judge) to discuss Canva's staffing and recruitment strategy. During the meeting, you should:

1. Analyze the staffing challenges Canva faced while attempting to build its technical team.
2. Discuss the importance of recruitment and employee selection in startup businesses.

3. Evaluate the advantages and disadvantages of hiring highly experienced employees versus less experienced employees.
4. Explain how hiring decisions can impact company culture, employee productivity and long-term growth.
5. Recommend one recruitment or staffing strategy Canva should implement to support future organizational success.

PERFORMANCE INDICATORS

- HR:412 — Staff a business
- HR:393 — Explain the nature of human resources management
- HR:360 — Explain the importance of employee morale to workplace success
- HR:364 — Explain the role of training and development in human resources management
- OP:017 — Explain the nature of management

PERSONAL FINANCIAL LITERACY

EVENT SITUATION

You are to assume the role of a financial wellness consultant for BREAUX Capital, a financial platform and investment community founded by Derrius Quarles, Ras Asan and Brian Williams.

BREAUX Capital was created to help Black millennials improve saving habits, build emergency funds and increase participation in long-term investing. Before launching the business, Quarles and his cofounders researched financial challenges affecting their target market and found that many individuals lacked emergency savings and struggled to consistently save money.

To encourage stronger financial habits, BREAUX Capital created a collaborative investing platform focused on accountability, financial education and transparency. Members pay an onboarding fee and contribute at least $100 per month into a pooled investment fund. Investors can track savings growth, vote on investment opportunities and participate in financial education programs focused on budgeting, investing and wealth-building strategies.

The founders believe accountability and community support are critical to helping individuals improve financial habits. The company measures success not only through return on investment (ROI), but also through member retention and financial wellness benchmarks such as maintaining emergency savings and long-term investing participation.

As membership grows, BREAUX Capital wants to expand its financial literacy programming and encourage younger adults to improve budgeting, saving and investing behaviors. However, leadership recognizes that many potential members are skeptical of financial institutions due to historical discrimination and lack of trust in the financial industry.

The director of financial wellness (judge) has asked you to evaluate how BREAUX Capital can improve financial literacy and encourage stronger long-term financial habits among young adults.

YOUR TASK

You will meet with the director of financial wellness (judge) to discuss strategies for improving personal financial literacy and long-term saving behaviors. During the meeting, you should:

1. Analyze the financial challenges and saving behaviors affecting many young adults.
2. Discuss the importance of emergency savings, budgeting and long-term investing.

3. Explain how accountability and financial education can influence personal financial decision-making.
4. Evaluate how trust and transparency impact participation in financial services and investing.
5. Recommend one financial literacy initiative or strategy BREAUX Capital could implement to improve long-term financial wellness among its members.

PERFORMANCE INDICATORS

- PF:008 — Develop a personal budget
- PF:016 — Explain the nature of savings and investing
- PF:021 — Explain the importance of financial planning
- PF:025 — Explain factors that affect personal credit and financial reputation
- DS:086 — Use data to make business decisions

DECA

MARKETING MANAGEMENT TEAM DECISION MAKING

EVENT SITUATION

You are to assume the role of a channel strategy consulting team for ExpressionMed, a medical adhesive company founded by Meghan Sharkus.

ExpressionMed creates colorful, long-lasting adhesive patches designed for insulin pumps and continuous glucose monitors used by individuals with diabetes. Sharkus originally developed the product after a friend complained about the appearance and durability of existing diabetes device adhesives. After extensive research and collaboration with materials experts and manufacturers, Sharkus created a specialized adhesive capable of keeping devices secured for up to a month while also offering stylish and customizable designs.

The business grew rapidly after Sharkus won several entrepreneurship and business competitions, including more than $100,000 in startup funding through the Minnesota Cup competition. By 2018, ExpressionMed had established itself as a successful online retailer and had expanded its marketing efforts and product offerings.

As sales increased, Sharkus faced a major strategic marketing decision involving distribution channels. ExpressionMed currently sells products primarily through its own website and through Amazon. However, the company is considering expanding into major brick-and-mortar pharmacies that already sell diabetes-related products.

Selling through physical retail stores could increase brand visibility, credibility and customer reach. However, retail partnerships would also reduce profit margins, require new packaging strategies, increase inventory complexity and create additional insurance and operational costs.

Customer data also revealed that ExpressionMed's largest customer group consists of women ages 25–45 who are already highly comfortable with online shopping. At the same time, sales data from Amazon suggested that additional sales channels could help the company reach entirely new customer segments.

The vice president of marketing (judge) has asked your consulting team to evaluate ExpressionMed's channel expansion strategy and recommend how the company should balance growth, profitability and customer reach.

YOUR TASK

You will meet with the vice president of marketing (judge) to discuss ExpressionMed's distribution and marketing strategy. During the meeting, your team should:

1. Analyze the advantages and disadvantages of ExpressionMed's current online sales strategy.
2. Discuss how customer demographic and sales data should influence channel management decisions.
3. Evaluate the risks and benefits of expanding into brick-and-mortar pharmacy retail channels.
4. Explain how distribution decisions may impact profitability, branding and customer relationships.
5. Recommend one channel management or marketing strategy ExpressionMed should implement to support long-term growth and customer acquisition.

PERFORMANCE INDICATORS

- CM:004 — Explain the relationship between customer service and channel management
- CM:005 — Describe channel members and their functions
- MK:020 — Explain marketing and its importance in global business
- DS:057 — Describe the use of technology in marketing
- PM:040 — Obtain product positioning feedback

TOPIC 4.4

HOSPITALITY SERVICES TEAM DECISION MAKING

EVENT SITUATION

You are to assume the role of a customer experience consulting team for Square Meal Feeds, a specialty horse-feed company operated by Idle Acres, a fifth-generation farm in Minnesota.

Square Meal Feeds produces specialized alfalfa horse-feed biscuits designed to improve digestion, reduce waste and simplify feeding for horse owners. The company primarily markets its products to hobby horse owners, many of whom are recreational riders who value convenience, ease of use and healthy nutrition for their horses.

The company has built a loyal customer base throughout the Upper Midwest and eastern United States by emphasizing customer relationships, product education and personalized service. However, the Anderson family has become concerned that hobby horse ownership may decline among younger generations, potentially reducing future customer demand.

At the same time, Square Meal Feeds is evaluating whether it should expand more aggressively into the racehorse industry with its Winner's Circle feed product. Racehorse owners and trainers represent a different type of customer because they expect highly personalized service, customized nutrition guidance and fast response times. Entering this market would likely require additional relationship management, customer education and hospitality-focused support services.

The company is also considering investing in automation technology to improve operational efficiency and reduce labor shortages. While automation could improve production speed and consistency, management wants to ensure the company continues delivering strong customer relationships and personalized service as it grows.

The director of customer relations (judge) has asked your consulting team to evaluate how Square Meal Feeds can strengthen customer loyalty and improve customer service while supporting future growth opportunities.

YOUR TASK

You will meet with the director of customer relations (judge) to discuss Square Meal Feeds' customer service and growth strategy. During the meeting, your team should:

1. Analyze the differences between serving hobby horse owners and professional racehorse customers.

2. Discuss how customer service and relationship management influence customer loyalty and repeat business.
3. Evaluate the advantages and disadvantages of expanding into the racehorse market.
4. Explain how automation and operational changes may impact customer experience and service quality.
5. Recommend one customer service or relationship-management strategy Square Meal Feeds should implement to support long-term customer retention and growth.

PERFORMANCE INDICATORS

- HS:024 — Explain the role of customer service as a component of hospitality and tourism marketing
- HS:027 — Explain the role of ethics in customer relationships
- HS:069 — Explain company's brand promise
- HS:071 — Explain the importance of company standards
- HS:091 — Handle customer/client complaints

TOPIC 4.4

DECA

RESTAURANT & FOOD SERVICE MANAGEMENT SERIES

EVENT SITUATION

You are to assume the role of a restaurant operations consulting team for Crepes & Waffles, a restaurant company founded by Beatriz Fernández and Eduardo Macía in Bogotá.

Crepes & Waffles operates more than 110 restaurants and 75 ice cream shops across Latin America and Spain. The company became well known not only for affordable, high-quality food and strong customer experiences, but also for its social mission of employing and supporting women experiencing poverty.

Before the COVID-19 pandemic, Crepes & Waffles maintained strong financial performance and steady profit margins through its dine-in restaurant model. However, the pandemic forced restaurant closures and created major operational and financial challenges throughout the food-service industry.

To adapt, Crepes & Waffles quickly expanded into delivery services and introduced new packaged products, including sauces and waffle mixes that allowed customers to recreate restaurant meals at home. The company also invested in a proprietary motorcycle delivery fleet and strengthened partnerships with food delivery apps.

Although these strategies helped maintain revenue and customer engagement during the pandemic, the company faced significant operational costs and lower profit margins. According to company financial data, sales revenues reached historic highs by 2023, but increasing operating expenses and delivery-related investments continued reducing overall profitability.

Leadership must now decide whether Crepes & Waffles should continue aggressively investing in delivery and packaged products or shift more focus back toward the company's traditional dine-in restaurant experience.

The vice president of restaurant operations (judge) has asked your consulting team to evaluate the company's operational strategy and recommend how Crepes & Waffles should balance profitability, customer experience and future growth.

YOUR TASK

You will meet with the vice president of restaurant operations (judge) to discuss Crepes & Waffles' future restaurant and service strategy. During the meeting, your team should:

1. Analyze how the COVID-19 pandemic changed customer behavior and restaurant operations.
2. Discuss the operational advantages and disadvantages of delivery services and packaged food products.
3. Evaluate how delivery services and at-home products may impact customer experience and brand loyalty.
4. Explain how operating expenses and changing sales channels affect restaurant profitability.
5. Recommend one operational or customer-service strategy Crepes & Waffles should implement to improve long-term profitability and customer satisfaction.

PERFORMANCE INDICATORS

- RF:004 — Explain the nature of restaurant operations
- RF:012 — Explain the relationship between revenue and profitability
- RF:016 — Explain the importance of maintaining food-service quality standards
- RF:018 — Explain the impact of customer service on restaurant performance
- DS:057 — Describe the use of technology in business