



Brecksville-
Broadview Heights
City School District

Brecksville-Broadview Heights City School District

Curriculum Framework

Brecksville-Broadview Heights City Schools
6638 Mill Rd
Brecksville, Ohio 44141

Advanced Placement Financial Literacy 2025

District Leadership

Superintendent of Schools :: Jeff Harrison
Assistant Superintendent of Schools :: Brian Wycuff
Director of Teaching and Learning :: Dr. David Martin

Board of Education

Mark Dosen :: President
Ellen Kramer :: Vice President
Lisa Galek
Tish Kwiatkowski
Eva O'Mara

Acknowledgment

This document represents a strong effort on the part of the following individuals:

- Jason Simonetti
- Evan Lentz



**Brecksville
Broadview Heights
City School District**

who we are. where we are going. what we value.

OUR MISSION

The BBHCSD exists to rigorously educate our students to the highest standards, to boldly empower our school family with exciting learning experiences, and to collaboratively engage our community to cultivate productive future citizens of a global society.

OUR VISION

The BBHCSD will be the destination district by pushing the boundaries of academic excellence and expanding innovative opportunities for students, while advocating for all, in a safe and accountable educational environment.

OUR VALUES

- We value academic excellence and providing innovative learning opportunities for all
- We value the finest educators and staff to empower our students
- We value school safety and security in protocol, thought, and action to create a welcoming school climate
- We value transparent, engaging, and collaborative communications
- We value responsible stewardship of the dynamic resources in the BBHCSD
- We value the comprehensive preparedness of our students' future success

OUR CULTURE

The BBHCSD will encourage all to Bee Your Best, Bee The Future, and Bee One Community, and will accomplish this by building safety, sharing vulnerability, and establishing a shared purpose with the values above.

Together, we will ***Protect the Banner of the BBHCSD.***

Instructional & Curricular Philosophy

The curriculum and instruction of the Brecksville Broadview Heights City School District will provide an educational program to assist all students to realize their potential to make a positive impact as contributing members of a global society. Both the curriculum and the instructional process reflect that each student is a unique individual and learner.

Students are prepared for their futures through strong curriculum and instructional practices instilling the competencies of Emotionally-Prepared, Future-Ready, Globally-Responsible, and Self-Reliant. In addition, all learners understand the outcomes of Always Improving, Stronger Together, and Leave a Legacy stated in the district's culture playbook. Additionally, the curriculum and instruction aims to achieve with all learners the Culture Playbook outcomes Always Improving, Stronger Together and Leave a Legacy.

Students are at the center of all we do in the Brecksville Broadview Heights City School District. We practice standards-driven curriculum and instruction in all content areas:

- We anchor all learning in Ohio's learning standards.
- We utilize data-driven, evidence-based instruction and decision-making.
- We utilize assessments directly aligned to Ohio's learning standards to collect data on student growth and mastery, adjusting and adapting instruction to meet the learning needs of all students.
- We foster a culture of continuous growth in learning for both students and staff.
- We believe that learning is a lifelong pursuit and that everyone has the capacity to grow and continually learn.
- We provide supportive learning environments that encourage active engagement, curiosity, exploration, and rigorous levels of learning.



EDUCATE.
EMPOWER.
ENGAGE.

OUR MISSION

The BBHCSD exists to rigorously educate our students to the highest standards, to boldly empower our school family with exciting learning experiences, and to collaboratively engage our community to cultivate productive future citizens of a global society.

OUR VISION

The BBHCSD will be the destination district by pushing the boundaries of academic excellence and expanding innovative opportunities for students, while advocating for all, in a safe and accountable educational environment.

ATTRIBUTES OF A BEE

FUTURE READY

BBH students will become lifelong learners and acquire career knowledge along with core technical skills. Bees will be independent thinkers, problem-solvers and possess communications and listening skills.

EMOTIONALLY PREPARED

Bees will be self-aware and self-confident and have a growth mindset, while being resilient, adaptable, and flexible.

SELF-RELIANT

Bees will have appropriate life skills, be resourceful, financially savvy, and be self-directed.

GLOBALLY RESPONSIBLE

Our graduates will be engaged citizens, team collaborators, strong stewards of the environment, with broad horizons.

OUR COMMUNITY'S SCHOOL VALUES

Academic excellence and providing innovative learning opportunities for all

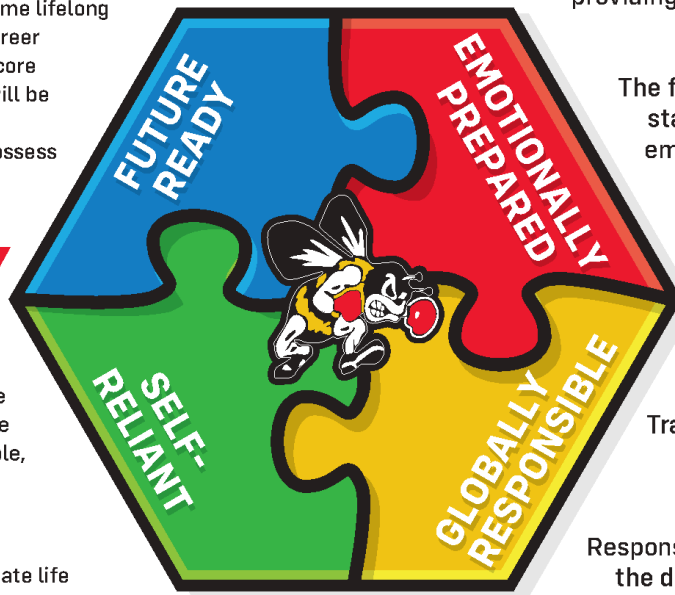
The finest educators and staff to constructively empower our students

School safety and security in protocol, action, thought in creating a welcoming school climate

Transparent, engaging and collaborative communications

Responsible stewardship of the dynamic resources in the BBHCSD

Comprehensive preparedness of our students' future college and career pathways



Protecting the Banner of the BBHCSD!

Precalculus and Honors Precalculus

District Overview of Content

Launching in the 2026-27 school year, AP Business with Personal Finance is a year-long high school business and personal finance course that aligns closely with a college-level introduction to business course. Students explore the business disciplines of entrepreneurship, marketing, finance, accounting, and management through real-world business applications, case studies, and project-based learning. In addition, students learn and apply all the National Standards for Personal Financial Education created by the Council for Economic Education and the Jump\$tart Coalition for Personal Financial Literacy.

AP Business with Personal Finance is part of the [AP Career Kickstart™](#) group of courses, which are designed to accelerate high school students on their paths to in-demand careers.

Specific Grade Level Overview

The AP Business with Personal Finance course is open to all BBHHS students but specifically recommended to students in grades 11 and 12. Enrollment requires a teacher recommendation from a staff member in the Counseling, Business, Social Studies, or Math departments. The course framework includes two key components—business skills and professional/leadership skills—that support a deep understanding and real-world application of business and personal finance concepts. Students will develop and apply these skills throughout the course. This course will also meet the State of Ohio graduation requirement for financial literacy.

The course emphasizes two critical skill areas: ***business skills and professional and leadership skills***. Students develop business acumen through the application of concepts and principles to real-world scenarios, including identifying market opportunities, testing product ideas, interpreting quantitative and qualitative data, and evaluating the feasibility and viability of business strategies. Alongside this, students strengthen professional and leadership competencies, such as decision-making, effective communication, and collaboration, which are essential for success in both academic and professional settings.

The course will emphasize career exploration within the business career cluster. Students who take this course will have greater exposure to the diverse career fields available to them in business and will be better prepared to select a primary or career focus within the business cluster as a result of course enrollment.

The course is broken down into the following five units:

- Unit 1: Businesses, Competition, and New Ideas
- Unit 2: Marketing
- Unit 3: Part 1: Personal Saving and Borrowing
- Unit 3: Part 2: Business Finance and Accounting
- Unit 4: Management and Strategy
- Unit 5: Personal Goals, Budgeting, and Investing

Materials

Released AP Course materials when published. Not shared at this date and time by College Board*

AP Classroom

Assessments

Formative Class Assessments

Summative Class Assessments

Required AP College Board Projects

- *Business Canvas Project:* Students apply business concepts to an entrepreneurial project using a modified Business Model Canvas. They engage in tasks similar to those performed by business leaders, including product development, customer research, marketing, and financial documentation.
- *Financial Advisor Project:* Students provide financial recommendations to a fictional household, helping them manage their budget and plan for financial goals such as post-secondary education, home-buying, and retirement.

AP Exam (Required Exam for Enrolled Students)

Content Standards

[AP Business with Personal Finance Course Overview](#)

Ohio Personal Finance Curriculum Standards

- *Financial Responsibility and Decision-Making:* In the United States' economy, personal financial decisions rest with the individual. Making responsible decisions related to goals for lifestyle and financial well-being fosters financial success and security.

- *Planning and Money Management:* A disciplined personal financial plan is a critical component of an individual's financial well-being. Individuals must prepare for expected costs and responsibilities, such as paying taxes, or purchasing a good or service, as part of their financial planning.
- *Informed Consumer:* Informed purchasing decisions are essential for responsible financial management in the free market system. Limited protections for patents, contracts, and against some consumer fraud, exist in government regulatory agencies and laws. Financial institutions and professionals provide services, expertise, and guidance for developing and implementing an individual's financial plan. Ultimately, individuals must be informed and vigilant when making purchasing decisions while participating in the free market system.
- *Investing:* The goal of financial management is to increase individual net worth. Investing, through a variety of options, is one way to build wealth and increase financial security. Many factors affect investment and retirement plans. Among the many examples are government regulations and global economic and environmental conditions.
- *Credit and Debt:* Responsible use of credit is one tool to help achieve financial and lifestyle goals. To advance successfully through financial life stages, an individual must create, establish, and maintain credit worthiness. Disciplined individuals borrow credit within their means at favorable terms and repay debt responsibly.
- *Risk Management and Insurance:* As individuals accumulate net worth and establish a standard of living, they assume the risk of loss of income and assets. Use of a risk management plan mitigates the potential loss of income and personal net worth and safeguards personal information and identity. Risk management products and strategies change over an individual's life span.
- *Free Markets:* A capitalist economy operates on the principle of private ownership of the factors of production. Free market interactions are a central component in a capitalist economy, where producers and consumers voluntarily exchange goods and services to meet individual needs and goals. In a free-market system, consumer choice drives competition and innovation as producers seek to maximize profits.

Ohio Personal Finance Curriculum Standards

- *Strand 1. Business Operations/21st Century Skills:* Learners apply principles of economics, business management, marketing, and employability in an entrepreneur, manager, and employee role to the leadership, planning, developing and analyzing of business enterprises related to the career field.

- *Strand 2. Business Foundations:* Learners acquire foundational knowledge of business activities supported by economic principles, business processes, and global business considerations.
- *Strand 3. Business Communications:* Learners communicate with internal and external stakeholders by applying relationship management techniques and business communication processes and strategies.
- *Strand 4. Business Governance:* Learners acquire foundational legal knowledge and apply business governance principles to minimize risk, maintain organizational compliance, and establish and maintain organizational structure.
- *Strand 5. Marketing:* Learners create, communicate, and evaluate business offerings by applying marketing functions.
- *Strand 6. Business Management:* Learners identify and apply policies, processes, and strategies for effective management of information, projects, strategy and talent.
- *Strand 7. Operations Management:* Learners identify and apply policies, processes, and strategies for business operations.
- *Strand 8. Data and Process Management:* Learners apply principles of business process management to collect, analyze, and distribute data and maintain business knowledge and information systems.
- *Strand 9. Financial Analysis and Evaluation:* Learners apply principles of financial and managerial accounting to collect, analyze, and distribute financial data, evaluate investment opportunities, and operate financial services.

Scope and Sequence of Knowledge and Skills to Be Learned

Based on the "AP Business with Personal Finance Course Framework" document,

Unit 1: Businesses, Competition, and New Ideas (6 Weeks)

- 1.1 What Is a Business? ²
- 1.2 Markets and Competitive Advantage ³
- 1.3 PESTEL Factors and the Business Environment ⁴
- 1.4 How Do Business Ideas Originate? ⁵

- 1.5 Vision⁶
 - 1.6 Business Ethics⁷
 - 1.7 Organization, Roles, and Responsibilities⁸
 - 1.8 Supply Chains⁹
-

Unit 2: Marketing (7 Weeks)

- 2.1 Marketing to Customers¹⁰
 - 2.2 Consumer Behavior¹¹
 - 2.3 Market Research¹²
 - 2.4 Product¹³
 - 2.5 Price¹⁴
 - 2.6 Place and Channels¹⁵
 - 2.7 Promotion and Marketing Communications¹⁶
-

Unit 3 – Part 1: Personal Saving and Borrowing (2 Weeks)

- 3.1 Saving for Future Purchases¹⁷
 - 3.2 Borrowing, Credit, and Debt¹⁸
-

Unit 3 – Part 2: Business Finance and Accounting (6 Weeks)

- 3.3 Accounting and Financial Management¹⁹
- 3.4 Business Expenses²⁰
- 3.5 Financial Capital²¹
- 3.6 The Income Statement²²

- 3.7 The Balance Sheet and Net Worth²³
 - 3.8 The Cash Flow Statement²⁴
 - 3.9 Ethics and Financial Reporting²⁵
-

Unit 4: Management and Strategy (6 Weeks)

- 4.1 Management and Leadership²⁶
 - 4.2 Evaluating Performance Using KPIs²⁷
 - 4.3 Strategy and Decision Making²⁸
 - 4.4 Strategic Frameworks: Porter's Five Forces and SWOT Analysis²⁹
-

Unit 5: Personal Goals, Budgeting, and Investing (4 Weeks)

- 5.1 Taxes, Net Income, and Budgeting³⁰
- 5.2 Managing Personal Risk³¹
- 5.3 Saving and Investing for Education, Housing, and Retirement Goals³²