AP Business with Personal Finance and MBA Research Standards: Crosswalk

Overview and Purpose

This crosswalk is designed for educators who are teaching or considering offering the College Board's AP Business with Personal Finance (BPF) course. The following matrix guides teachers in understanding how MBA Research performance indicators (PIs) align with the AP course learning objectives.

Navigating the Crosswalk and Resources

In addition to structural alignment, this document guides you to the specific Learning Activity Packages (LAPs) MBA Research currently has available to support the listed performance indicators. When reviewing the alignment matrix, please keep the following in mind:

- Targeted Alignment: You will notice that some LAPs feature an asterisk (*) symbol beside them. These indicate the resources that MBA Research feels best align with the AP learning objectives.
- Resource Updates: Please note that LAP numbers are subject to change.

A Living Document

To ensure educators always have access to the most relevant materials, this curriculum alignment is a living document. It will change and evolve as additional resources are developed or added.

Educator Support

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Alignment of AP Business with Personal Finance Learning Objectives and MBA Research Standards

AP Learning Objectives	MBA Research Performance Indicators	MBA Research Learning Activity Packages (LAPs)
1.1.A Identify ways businesses address customers' problems, needs, and wants.	EC:001 Describe the concepts of economics and economic activities (CS) MK:001 Explain marketing and its importance in a global economy (CS)	LAP-EC-901 Are You Satisfied? (Economics and Economic Activities)* LAP-MK-901 Have It Your Way! (Nature of Marketing)*
1.1.B Distinguish between value creation and value capture.	EC:006 Describe the functions of prices in markets (CS)	LAP-EC-906 When More Is Less (Functions of Prices)*
1.2.A Explain how sellers and buyers interact in a market, establishing a market price.	EC:005 Explain the principles of supply and demand (CS) EC:006 Describe the functions of prices in markets (CS) EC:012 Explain the concept of competition (CS)	LAP-EC-905 It's the Law (Supply and Demand) LAP-EC-906 When More Is Less (Functions of Prices)* LAP-EC-012 Ready, Set, Compete! (Competition)*
1.2.B Develop or evaluate a business's plan to achieve competitive advantage in a market.	PM:042 Describe factors used by marketers to position products/services (SP) PM:246 Identify product's/service's competitive advantage (SP) PM:013 Explain the role of customer service in positioning/image (MN)	LAP-PM-042 Getting Piece of Mind (Factors Used to Position Products/Services)* LAP-PM-013 Customer Service Supersized (The Role of Customer Service in Positioning/Image)*
1.3.A Describe the PESTEL factors that shape markets.	EC:105 Describe factors that affect the business environment (SP)	LAP-EC-105 What's Shakin'? (Factors Affecting the Business Environment)*
1.3.B Explain how PESTEL factors influence business viability and career opportunities in a market.	EC:105 Describe factors that affect the business environment (SP) EC:107 Explain how organizations adapt to today's markets (SP) EC:104 Discuss the global environment in which businesses operate (SP)	LAP-EC-105 What's Shakin'? (Factors Affecting the Business Environment)* LAP-EC-107 Keep the Change (Adapting to Markets)* LAP-EC-104 Stretch Your Boundaries (The Global Business Environment)

*=Learning Activity Packages (LAPs) with the strongest alignment

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AP Learning Objectives	MBA Research Performance Indicators	MBA Research Learning Activity Packages (LAPs)
1.3.C Apply the PESTEL framework to evaluate the attractiveness and potential risks of a market.	NF:015 Conduct an environmental scan to obtain business information (SP) IM:409 Track environmental changes that impact a business (e.g., technological changes, consumer trends, economic changes, regulatory changes, etc.) (SP) MP:008 Explain the role of situation analysis in the marketing planning process (SP)	LAP-NF-015 Get the 4-1-1 (Conducting an Environmental Scan)*
1.4.A Describe strategies entrepreneurs and businesses use to generate new product ideas.	PM:241 Explain new product-development processes (SP) PM:127 Identify methods/techniques to generate a product idea (SP)	LAP-PM-127 Unleash Your Mind (Techniques for Generating Product Ideas)*
1.4.B Describe the risk involved in bringing a new product to market and the reasons entrepreneurs and existing businesses are willing to incur the risk.	EN:039 Describe the nature of entrepreneurship (SP) EC:011 Determine factors affecting business risk (CS)	LAP-EC-911 Lose, Win, or Draw (Business Risk)*
1.4.C Apply an entrepreneurial design-thinking process to the generation and validation of a new business or product idea.	EN:003 Assess global trends and opportunities for business ventures (ON) EN:004 Determine opportunities for venture creation (ON) EN:005 Assess opportunities for venture creation (ON) EN:006 Generate venture ideas (ON)	
1.5.A Explain how core values and core competencies shape business and individual decision-making.	EI:123 Describe the nature of ethics (CS)	LAP-EI-123 Rules to Live By (Nature of Ethics)
1.5.B Develop or evaluate a vision statement and/or mission statement based on a business's goals and values.	SM:047 Develop company vision (ON) PD:254 Determine the nature of organizational goals (SP)	
1.5.C Describe the goals of businesses, social enterprises, and nonprofit organizations.	EC:070 Explain the role of business in society (CS) PD:254 Determine the nature of organizational goals (SP)	LAP-EC-070 Business Connections (Business and Society)*
1.6.A Explain how and why businesses encourage ethical behavior.	EC:106 Explain the nature of business ethics (SP) EI:124 Explain reasons for ethical dilemmas (CS)	LAP-EC-106 On the Up and Up (Business Ethics)* LAP-EI-124 What's the Situation? (Reasons for Ethical Dilemmas)

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1.6.B Explain how business leaders respond to ethical dilemmas.	EI:131 Explain the nature of ethical leadership (CS) EI:125 Recognize and respond to ethical dilemmas (CS)	LAP-EI-131 Be the Change (Nature of Ethical Leadership)* LAP-EI-125 Make the Right Choice (Recognizing and Responding to Ethical Dilemmas)*
1.7.A Describe the major types of business organization and their relative advantages and disadvantages.	BL:003 Explain types of business ownership (CS)	LAP-BL-003 Own It Your Way (Types of Business Ownership)*
1.7.B Define the roles and responsibilities of sole proprietors and partners.	BL:003 Explain types of business ownership (CS) EN:040 Explain the role requirements of entrepreneurs and owners (SP)	LAP-BL-003 Own It Your Way (Types of Business Ownership)*
1.7.C Explain how and why large businesses organize responsibilities into a structure that includes leadership and management of specialized departments as well as outsourcing.	EC:071 Describe types of business activities (CS) EC:103 Explain the organizational design of businesses (SP) SM:001 Explain the concept of management (CS)	LAP-EC-071 Strictly Business (Business Activities)* LAP-EC-103 Designed to Work (Organizational Design of Businesses)* LAP-SM-001 Manage This! (Concept of Management)
1.7.D Describe the roles, responsibilities, and purposes of specialized departments in a business.	FI:085 Explain the concept of accounting (CS) FI:354 Explain the role of finance in business (CS) HR:410 Discuss the nature of human resources management (CS) MK:001 Explain marketing and its importance in a global economy (CS) OP:015 Explain the nature and scope of purchasing (CS) OP:189 Explain the nature of operations (CS) SM:001 Explain the concept of management (CS)	LAP-FI-085 Show Me the Money (Nature of Accounting) LAP-FI-354 Money Matters (Role of Finance) LAP-HR-410 People Pusher (Nature of Human Resources Management)* LAP-MK-901 Have It Your Way! (Nature of Marketing) LAP-OP-015 Buy Right (Purchasing) LAP-OP-189 Smooth Operations (Nature of Operations)* LAP-SM-001 Manage This! (Concept of Management)*
1.8.A Describe factors businesses consider when developing a production process.	OP:017 Explain the concept of production (CS)	LAP-OP-017 Can You Make It? (Nature of Production)*
1.8.B Develop or describe a supply chain plan for a product.	OP:443 Explain the concept of supply chain (CS) OP:303 Discuss the nature of supply chain management (SP) OP:305 Describe supply chain management strategies (SP)	LAP-OP-443 Deliver the Goods (Concept of Supply Chains)* LAP-OP-303 Top of the (Supply) Chain (Nature of Supply Chain Management)*

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1.8.C Explain how a business's competitive advantage strategy influences supply chain decisions.	PM:246 Identify product's/service's competitive advantage (SP) OP:305 Describe supply chain management strategies (SP) OP:444 Explain the benefits of supply chain collaboration (SP)	
2.1.A Explain why and how marketers collect customer data.	IM:012 Describe the need for marketing data (CS) IM:184 Identify data monitored for marketing decision making (SP) IM:010 Explain the nature of marketing research (SP) IM:281 Describe options businesses use to obtain marketing research data (i.e., primary and secondary research) (SP) IM:289 Describe data-collection methods (SP)	LAP-IM-012 Data Do It (Need for Marketing Data)* LAP-IM-184 Data Diving (Identifying Marketing Data) LAP-IM-010 Seek and Find (Marketing Research)* LAP-IM-281 What's the Source? (Obtaining Marketing-Research Data)* LAP-IM-289 Hunting and Gathering (Data Collection Methods)
2.1.B Use market segmentation to identify target customers and develop a customer profile.	MP:003 Explain the concept of market and market identification (CS) MP:004 Identify market segments (MN) MP:005 Select target market (MN) MP:031 Develop customer profile (MN)	LAP-MP-003 Have We Met? (Market Identification)*
2.1.C Describe the purpose of building customer relationships and develop a plan to build customer relationships.	SE:076 Explain the role of customer service as a component of selling relationships (CS) CR:003 Explain the nature of positive customer relations (CS) CR:016 Discuss the nature of customer relationship management (SP)	LAP-SE-076 Go Beyond the Sale (Customer Service in Selling) LAP-CR-003 Accentuate the Positive (Nature of Customer Relations)* LAP-CR-016 Know When to Hold 'Em (Nature of Customer Relationship Management)*
2.1.D Explain how the collection and use of customer data may make customers vulnerable to privacy infringement, identity theft, and fraud and create risks for businesses.	CR:017 Explain the role of ethics in customer relationship management (SP) OP:518 Comply with strategies to protect digital customer data (e.g., information about customers, customers' credit-card numbers, passwords, customer transactions) (SP)	LAP-CR-017 Trust Is a Must (Ethics in Customer Relationship Management)*

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AP Learning Objectives	MBA Research Performance Indicators	MBA Research Learning Activity Packages (LAPs)
2.2.A Explain why and how consumers make buying decisions.	MP:003 Explain the concept of market and market identification (CS) MK:014 Explain factors that influence customer/client/business buying behavior (SP) SE:112 Differentiate between consumer and organizational buying behavior (SP) SE:359 Discuss motivational theories that impact buying behavior (SP)	LAP-MP-003 Have We Met? (Market Identification)* LAP-MK-014 Cause and Effect (Buying Behavior)*
2.2.B Describe the impact of legal and technological factors on consumer purchasing patterns.	NF:003 Identify ways that technology impacts business (PQ) MK:014 Explain factors that influence customer/client/business buying behavior (SP) SE:112 Differentiate between consumer and organizational buying behavior (SP) PM:017 Identify consumer protection provisions of appropriate agencies (SP)	LAP-NF-003 TECH-tastic (Technology's Impact on Business) LAP-MK-014 Cause and Effect (Buying Behavior)* LAP-PM-917 Protect and Serve (Consumer Protection)*
2.2.C Evaluate sales tactics that draw upon Cialdini's principles of influence, and develop a sales tactic.	CR:003 Explain the nature of positive customer relations (CS) MK:014 Explain factors that influence customer/client/business buying behavior (SP) SE:359 Discuss motivational theories that impact buying behavior (SP) EC:001 Describe the concepts of economics and economic activities (CS)	LAP-CR-003 Accentuate the Positive (Nature of Customer Relations)* LAP-MK-014 Cause and Effect (Buying Behavior)* LAP-EC-901 Are You Satisfied? (Economics and Economic Activities)
2.3.A Explain why businesses conduct market research.	IM:001 Explain the nature and scope of the marketing-information management function (SP) IM:010 Explain the nature of marketing research (SP) IM:281 Describe options businesses use to obtain marketing research data (i.e., primary and secondary research) (SP)	LAP-IM-001 Get the Facts Straight (Marketing-Information Management)* LAP-IM-010 Seek and Find (Marketing Research)* LAP-IM-281 What's the Source? (Obtaining Marketing-Research Data)

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2.3.B Conduct and interpret secondary-source research to assess a market opportunity.	IM:010 Explain the nature of marketing research (SP) IM:184 Identify data monitored for marketing decision making (SP) IM:381 Obtain information from customer databases (SP) IM:382 Obtain marketing information from online sources (e.g., search engines, online databases, blogs, forums, listservs, web analytics, social media, geolocation services, etc.) (SP) IM:434 Obtain marketing information from publications (e.g., newspapers; magazines--current trends, regulations, consumer issues) (SP) NF:015 Conduct an environmental scan to obtain business information (SP)	LAP-IM-010 Seek and Find (Marketing Research)* LAP-IM-184 Data Diving (Identifying Marketing Data)* LAP-NF-015 Get the 4-1-1 (Conducting an Environmental Scan)
2.3.C Conduct and interpret primary-source research to test a business hypothesis related to target customers and/or customer preferences.	IM:025 Explain the role of ethics in marketing-information management (SP) IM:282 Discuss the nature of marketing research problems/issues (SP) IM:284 Describe methods used to design marketing research studies (i.e., descriptive, exploratory, and causal) (SP) IM:289 Describe data-collection methods (e.g., observations, mail, diaries, telephone, Internet, discussion groups, interviews, scanners, tracking tools) (SP) IM:359 Explain the nature of actionable research (SP) IM:367 Identify the marketing-research problem/issue (MN) IM:476 Translate business problems/challenges into research objectives (MN) IM:398 Select research method appropriate for the research problem (i.e., exploratory, descriptive, or causal) (MN) IM:437 Select sample sources in marketing research (SP) IM:348 Edit/clean research data (SP)	LAP-IM-025 Info With Integrity (Ethics in Marketing-Information Management) LAP-IM-282 What's the Problem? (Marketing Research Problems)* LAP-IM-284 Better by Design (Marketing Research Designs)* LAP-IM-289 Hunting and Gathering (Data Collection Methods)*

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2.3.D Develop and interpret data visualizations that reflect market research findings.	CO:087 Select and use appropriate graphic aids (CS) CO:204 Use data visualization techniques (e.g., infographics, heat-maps, dynamic model outputs) (SP) NF:037 Demonstrate effective use of audiovisual aids (SP)	
2.4.A Describe the six typical stages of product development, and develop an MVP and value proposition.	PM:127 Identify methods/techniques to generate a product idea (SP) PM:128 Generate product ideas (SP) PM:134 Identify product opportunities (SP) PM:228 Develop positioning concept for a new product idea (SP) VM:001 Discuss the nature of product development (SP) VM:002 Describe the relationship between innovation and product development (SP)	LAP-PM-127 Unleash Your Mind (Techniques for Generating Product Ideas)*
2.4.B Develop and evaluate branding for a business or product.	PM:021 Explain the nature of product/service branding (SP) PM:206 Explain the nature of corporate branding (SP) PM:285 Determine brand identity (MN) PM:209 Build product/service brand (MN) PM:207 Describe factors used by businesses to position corporate brands (SP) PM:126 Build corporate brands (ON)	LAP-PM-021 It's a Brand, Brand, Brand World! (Nature of Product Branding)* LAP-PM-206 Corporate Identity (Nature of Corporate Branding)* LAP-PM-126 Build Your Corporate Brand... (The How-To's of Corporate Branding)*
2.4.C Explain how businesses adapt their marketing strategies to address competitive challenges throughout the product life cycle.	PM:024 Identify the impact of product life cycles on marketing decisions (SP)	LAP-PM-024 Get a Life (Cycle) (Product Life Cycles)*

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2.5.A Develop and evaluate a pricing strategy.	EC:005 Explain the principles of supply and demand (CS) PI:001 Explain the nature and scope of the pricing function (SP) PI:002 Explain factors affecting pricing decisions (SP) PI:007 Set prices (MN) PI:018 Select approach for setting a base price (cost, demand, competition) (MN)	LAP-EC-905 It's the Law (Supply and Demand)* LAP-PI-001 The Price Is Right (Nature of Pricing)* LAP-PI-902 Make Cents (Factors Affecting Selling Price)
2.5.B Evaluate how market conditions affect a business's pricing power.	EC:005 Explain the principles of supply and demand (CS) PI:002 Explain factors affecting pricing decisions (SP) PI:007 Set prices (MN)	LAP-EC-905 It's the Law (Supply and Demand) LAP-PI-902 Make Cents (Factors Affecting Selling Price)*
2.5.C Describe legal constraints that limit pricing power.	PI:015 Describe the role of business ethics in pricing (SP) PI:017 Explain legal considerations for pricing (SP)	LAP-PI-015 Pricing With Purpose (Ethics in Pricing)*
2.6.A Describe the types of marketing channels available to businesses.	CM:001 Explain the nature and scope of channel management (CS) CM:003 Explain the nature of channels of distribution (CS)	LAP-CM-001 Chart Your Channels (Channel Management)* LAP-CM-003 Channel It (Channels of Distribution)*
2.6.B Select and evaluate potential marketing channels for a product.	CM:010 Select channels of distribution (MN)	
2.7.A Develop or evaluate a marketing campaign.	PR:003 Identify the elements of the promotional mix (SP) PR:073 Explain the nature of a promotional plan (SP) PR:289 Develop promotional-mix activities (MN)	LAP-PR-903 Spread the Word (Nature of the Promotional Mix)*
2.7.B Explain how digital marketing tools have changed business interactions with customers.	PR:462 Discuss the nature of digital marketing (SP) PR:364 Explain the role of business websites in digital marketing (SP) PR:365 Explain the use of social media for digital marketing (SP) PR:366 Explain the use of video/images for digital marketing (SP)	LAP-PR-462 Now Trending (Nature of Digital Marketing)* LAP-PR-365 Like and Subscribe (Using Social Media for Digital Marketing)*

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3.1.A Describe reasons consumers save, and identify barriers to saving.	FI:270 Explain the need to save and invest (CS) FI:061 Describe sources of income and compensation (CS)	
3.1.B Explain how PESTEL factors can impact the value of savings and incentives to save.	EC:083 Describe the economic impact of inflation on business (SP) EC:084 Explain the economic impact of interest-rate fluctuations (SP) FI:574 Describe the relationship between economic conditions and financial markets (SP)	LAP-EC-083 Up, Up, and Away (Inflation)
3.1.C Develop or evaluate a savings plan.	FI:065 Set financial goals (CS) FI:066 Develop personal budget (CS) PD:154 Describe types of personal banking products and services (CS) FI:077 Explain types of investments (CS)	LAP-FI-077 Invest for Success (Types of Investments)
3.2.A Describe reasons consumers borrow money and the funding sources available to them.	FI:002 Explain the purposes and importance of credit (CS) PD:155 Discuss the nature of loan products (SP)	LAP-FI-002 Give Credit Where Credit Is Due (Credit and Its Importance)*
3.2.B Explain how a lender evaluates the creditworthiness of a potential borrower.	FI:625 Apply for a consumer loan (SP) OP:279 Describe factors affecting loan pricing and loan structuring (SP)	
3.2.C Recommend a strategy to manage a consumer's existing debt and/or use of credit.	FI:071 Demonstrate the wise use of credit (CS) FI:568 Control debt (CS)	
3.3.A Explain why businesses and consumers track and evaluate financial data.	FI:579 Describe the need for financial information (CS) FI:378 Demonstrate the effects of transactions on the accounting equation (CS) FI:673 Distinguish among types of business transactions (CS) FI:069 Maintain financial records (PQ) PD:158 Explain the nature of accounting standards (CS)	LAP-FI-579 By the Numbers (The Need for Financial Information)*

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AP Learning Objectives	MBA Research Performance Indicators	MBA Research Learning Activity Packages (LAPs)
3.3.B Describe the roles of accounting and finance departments in the preparation, reporting, and use of financial information.	FI:085 Explain the concept of accounting (CS) FI:354 Explain the role of finance in business (CS) FI:579 Describe the need for financial information (CS)	LAP-FI-085 Show Me the Money (Nature of Accounting)* LAP-FI-354 Money Matters (Role of Finance)* LAP-FI-579 By the Numbers (The Need for Financial Information)*
3.4.A Determine startup costs associated with launching a new business or product.	EN:009 Assess start-up requirements (ON)	
3.4.B Describe expenses associated with operating a business.	OP:024 Explain the nature of overhead/operating costs (SP)	LAP-OP-024 Watch Your (Over) Head (Overhead/Operating Costs)*
3.5.A Explain why businesses seek external financial capital.	FI:340 Discuss factors to consider in choosing between debt and equity capital (MN) EN:015 Describe processes used to acquire adequate financial resources for venture creation/start-up (ON)	
3.5.B Determine potential sources of financial capital for a business.	FI:340 Discuss factors to consider in choosing between debt and equity capital (MN) EN:015 Describe processes used to acquire adequate financial resources for venture creation/start-up (ON) EN:016 Select sources to finance venture creation/start-up (ON) FI:031 Explain sources of financial assistance (ON)	
3.5.C Describe potential benefits and risks to lenders and investors who provide financial capital to businesses.	FI:077 Explain types of investments (CS) FI:279 Explain factors to consider when selecting investments (SP)	LAP-FI-077 Invest for Success (Types of Investments)*
3.5.D Develop and evaluate a pitch to prospective lenders or investors.	FI:033 Complete loan application package (ON)	
3.6.A Determine and describe components of a business income statement.	FI:094 Describe the nature of income statements (SP)	LAP-FI-094 Watch Your Bottom Line (Income Statements)*

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AP Learning Objectives	MBA Research Performance Indicators	MBA Research Learning Activity Packages (LAPs)
3.6.B Evaluate the financial performance of a business using income statement information.	FI:102 Interpret financial statements (MN)	
3.6.C Explain why and how businesses and consumers predict and plan for future income and expenses.	FI:066 Develop personal budget (CS) FI:098 Explain the nature of operating budgets (SU) FI:106 Describe the nature of budgets (SP) FI:509 Discuss the nature of pro forma statements (SP)	LAP-FI-106 Money Tracks (Nature of Budgets)*
3.6.D Develop an income statement or projected income statement for a business.	FI:149 Prepare income statements (MN) FI:510 Develop a pro forma income statement (MN)	
3.7.A Determine and describe components of a business balance sheet.	FI:093 Explain the nature of balance sheets (SP)	LAP-FI-093 The Right Balance (The Nature of Balance Sheets)*
3.7.B Interpret the information in a business's balance sheet.	FI:102 Interpret financial statements (MN)	
3.7.C Describe the purpose of determining personal net worth.	FI:562 Determine personal net worth (CS)	
3.8.A Determine and describe components of a business's cash flow statement.	FI:091 Describe the nature of cash flow statements (SP)	LAP-FI-091 Count the Cash (Cash Flow Statements)*
3.8.B Explain how a business's stakeholders use cash flow statement information.	FI:091 Describe the nature of cash flow statements (SP) FI:276 Explain information that can be obtained from financial statements (SP) FI:546 Discuss the analysis of a company's financial situation using its financial statements (SP)	LAP-FI-091 Count the Cash (Cash Flow Statements)*
3.9.A Explain why an individual or a business might be incentivized to engage in unethical financial management and reporting practices.	FI:351 Discuss the role of ethics in accounting (SP) FI:355 Discuss the role of ethics in finance (SP) FI:353 Explain legal considerations for accounting (SP) FI:356 Explain legal considerations for finance (SP) BL:105 Discuss laws and regulations governing the securities and investments industry (SP)	LAP-FI-351 With Due Care (The Role of Ethics in Accounting)* LAP-FI-355 Money Morals (The Role of Ethics in Finance)*

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3.9.B Explain how laws and professional codes of conduct encourage ethical behavior by accounting and financial managers.	FI:351 Discuss the role of ethics in accounting (SP) FI:355 Discuss the role of ethics in finance (SP) FI:353 Explain legal considerations for accounting (SP) FI:356 Explain legal considerations for finance (SP) BL:105 Discuss laws and regulations governing the securities and investments industry (SP)	LAP-FI-351 With Due Care (The Role of Ethics in Accounting)* LAP-FI-355 Money Morals (The Role of Ethics in Finance)*
4.1.A Describe the function of management.	SM:001 Explain the concept of management (CS)	LAP-SM-001 Manage This! (Concept of Management)*
4.1.B Identify and demonstrate effective leadership and business communication skills.	EI:007 Explain the nature of effective communications (PQ) EI:009 Explain the concept of leadership (CS)	LAP-EI-140 More Than Just Talk (Effective Communication)* LAP-EI-009 Lead the Way (Concept of Leadership)*
4.1.C Explain why businesses need to hire and develop employees with a variety of core competencies.	HR:362 Explain the role of training and human resources development (SU) HR:410 Discuss the nature of human resources management (CS) PD:020 Analyze employer expectations in the business environment (PQ) PD:035 Identify skills needed to enhance career progression (SP)	LAP-HR-410 People Pusher (Nature of Human Resources Management)*
4.1.D Explain how businesses compensate, motivate, and seek to retain high-quality employees.	HR:390 Discuss employee compensation (SU) SM:080 Explain motivation theories and their applications (MN)	
4.2.A Describe key performance indicators (KPIs) used to evaluate business performance.	FI:097 Calculate financial ratios (MN) SM:027 Identify and benchmark key performance indicators (e.g., dashboards, scorecards) (MN) SM:078 Discuss the nature of balanced scorecards (MN)	

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AP Learning Objectives	MBA Research Performance Indicators	MBA Research Learning Activity Packages (LAPs)
4.2.B Develop or interpret financial and nonfinancial KPIs to monitor a business's financial health and progress toward goals.	FI:097 Calculate financial ratios (MN) SM:074 Select and apply metrics for measuring organizational success (MN) SM:027 Identify and benchmark key performance indicators (e.g., dashboards, scorecards) (MN) SM:005 Analyze operating results in relation to budget/industry (MN)	
4.2.C Explain how businesses use benchmarks.	SM:074 Select and apply metrics for measuring organizational success (MN) FI:556 Discuss the use of benchmarks when analyzing ratios (MN)	
4.3.A Explain how and why businesses develop and use strategy to achieve goals.	SM:063 Discuss the nature of managerial planning (SP) SM:040 Describe the strategic planning process in an organization (MN) SM:093 Show the effect of departmental strategy on departmental goals/objectives (MN)	
4.3.B Apply a deliberative process to make a business decision.	PD:017 Make decisions (CS) PD:270 Employ a decision matrix to select best option (SP)	LAP-PD-017 Weigh Your Options (Decision-Making)*
4.4.A Describe Michael Porter's Five Forces strategic framework.	NF:221 Track business environment changes that impact business financial results (e.g., stock market activity, economic developments, political developments, competitive landscape changes, product issues, etc.) (CS)	
4.4.B Apply Porter's Five Forces to evaluate the competitiveness of a market.	MP:009 Conduct market analysis (market size, area, potential, etc.) (MN) MP:012 Conduct competitive analysis (MN)	

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4.4.C Describe SWOT analysis factors used to evaluate business viability.	EN:008 Explain tools used by entrepreneurs for venture planning (ON) SM:010 Conduct an organizational SWOT (ON) MP:010 Conduct SWOT analysis for use in the marketing planning process (MN)	LAP-MP-010 Analyze This! (SWOT Analysis)*
4.4.D Apply SWOT analysis to assess a business's internal capabilities and external opportunities and threats.	EN:008 Explain tools used by entrepreneurs for venture planning (ON) SM:010 Conduct an organizational SWOT (ON) MP:010 Conduct SWOT analysis for use in the marketing planning process (MN)	LAP-MP-010 Analyze This! (SWOT Analysis)*
5.1.A Identify types of taxes paid by individuals.	EC:072 Describe the nature of taxes (SP) FI:067 Explain the nature of tax liabilities (PQ)	LAP-EC-072 Pay Your Share (Business Taxes)
5.1.B Explain why individuals and households pay different amounts of federal income tax in the U.S.	FI:074 Prepare personal income tax forms (CS) EC:072 Describe the nature of taxes (SP) BL:134 Discuss the effect of tax laws and regulations on financial transactions (SP) FI:638 Explain the nature of payroll expenses (e.g., Social Security tax, Medicare tax, FUTA, SUTA, workers' compensation) (CS)	LAP-EC-072 Pay Your Share (Business Taxes)*
5.1.C Determine and describe components of an individual's pay stub.	FI:068 Interpret a pay stub (PQ)	
5.2.A Identify types of insurable risks individuals face.	FI:081 Describe the concept of insurance (CS)	

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AP Learning Objectives	MBA Research Performance Indicators	MBA Research Learning Activity Packages (LAPs)
5.2.B Describe types of insurance individuals use to protect themselves from financial loss.	FI:081 Describe the concept of insurance (CS) PD:319 Describe components of automobile insurance coverage (SP) PD:320 Discuss the nature of health insurance coverage (SP) PD:321 Discuss components of homeowners/renters insurance (SP) PD:323 Discuss the nature of life insurance (SP) PM:020 Explain warranties and guarantees (CS)	LAP-PM-920 Promises, Promises (Warranties and Guarantees)
5.2.C Recommend appropriate insurance coverage based on an individual's or household's risk tolerance and needs.	FI:571 Determine insurance needs (SP)	
5.2.D Explain how individuals and households can protect themselves from risks associated with financial fraud.	FI:073 Protect against identity theft (CS) FI:071 Demonstrate the wise use of credit (CS) FI:783 Make responsible financial decisions (CS) OP:653 Identify credit card fraud prevention methods (CS)	
5.3.A Explain how financial planning supports an individual's ability to achieve goals related to postsecondary education, housing, retirement, and charitable giving.	FI:065 Set financial goals (CS) FI:270 Explain the need to save and invest (CS) FI:569 Discuss the nature of retirement planning (CS) FI:831 Discuss options for financing a college education (CS)	
5.3.B Describe factors that impact an individual's or household's return on financial assets.	FI:077 Explain types of investments (CS) FI:348 Discuss types of investment objectives (SP) FI:349 Discuss the nature of investment risk (SP) FI:279 Explain factors to consider when selecting investments (SP)	LAP-FI-077 Invest for Success (Types of Investments)*

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AP Learning Objectives	MBA Research Performance Indicators	MBA Research Learning Activity Packages (LAPs)
5.3.C Recommend a saving and investment plan based on the postsecondary education, housing, and retirement goals, time horizon, and risk tolerance of an individual or household.	FI:065 Set financial goals (CS) FI:077 Explain types of investments (CS) FI:270 Explain the need to save and invest (CS) FI:350 Describe the nature of diversification strategies (SP) FI:279 Explain factors to consider when selecting investments (SP) FI:284 Choose investments based on security's fundamental analysis (SP) FI:079 Establish investment goals and objectives (MN) PD:234 Discuss considerations in selecting a securities sales agent (SP)	LAP-FI-077 Invest for Success (Types of Investments)*

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