

Student Name: _____

Date: _____

PROGRAM COMPETENCY PROFILE FOR CAREER TECHNICAL EDUCATION
Career Cluster: Finance

Program Name: Banking and Financial Support Services CIP: 520803
 National Standard: National Career Cluster Institute

Effective 8/2014

| Competencies (statement that provides the overview and defines the instructional area) Student will: | Knowledge, Content and Skills (what a student needs to know and be able to do and upon which they will be assessed) http://www.careertech.org/career-technical-education/cctc/careerreadypractices.html http://www.education.nh.gov/career/career/aa oi.htm | <u>NH Common Core State Standards</u> •English/Language Arts/Literacy: E •Mathematics: M | Rating Scale -Sample Performance Assessments (Performance tasks the student needs to demonstrate in order to be rated proficient in meeting the competency) Student will: | | | | |
|---|--|--|--|---|---|---|---|
| Understand concepts, process, principles, systems, and strategies of banking services and functions in order to process customer transactions and provide other customer services as requested | 1. Implement banking procedures to process customer transactions. | ELA:2, 4,5,6,7,8 M:8, 17 | <table border="1" style="width: 100%; text-align: center;"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> </table> As a teller, provide customer service skills necessary to process client banking transactions, following the accurate procedures expected within the banking industry. At the end of your shift produce an accurate balance statement for both cash and checks. Cont.to #11 | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | | |
| | 2. Demonstrate ability to verify endorsements. | ELA:2,4,7,8 | <table border="1" style="width: 100%; text-align: center;"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | | |
| | 3. Prepare and issue receipts. | ELA:2,4,7,8 | <table border="1" style="width: 100%; text-align: center;"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | | |
| | 4. Identify the transactions (deposit, withdrawal, etc.) | ELA:2,4,7,8 M:8,17 | <table border="1" style="width: 100%; text-align: center;"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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Common Core: E=English Language Arts (Reading, Writing, Research, Listening Speaking, Technology) M=Mathematics (Numbers&Quantity, Algebra,Functions,Geometry,Stat&Prob)

All Aspects of Industry: (AAI)- CTE: **Career Ready Practices (CRP)**

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| | | | | | | |
|---|-------------------------------|--|---|---|---|---|
| <p>5. Demonstrate ability to cash checks.</p> | <p>ELA:2,4,7,8 M:8,17</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | |
| <p>6. Identify and explain the 6 points of negotiability.</p> | <p>ELA:2,4,7,8 M:8</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | |
| <p>7. Use appropriate equipment and technology.</p> <p>[AAI5: Underlying Principles of Technology]</p> | <p>ELA:2,4,7,8,9</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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| <p>8. Demonstrate ability to correctly verify cash received.</p> | <p>ELA:2,4,7,8 M:8</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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| <p>9. Demonstrate ability to tender appropriate amounts of cash.</p> | <p>ELA:2,4,7,8 M:8,17</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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| <p>10. Illustrate ability to balance cash drawer.</p> | <p>ELA:2,4,7,8 M:8,17</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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| <p>11. Maintain adequate cash supply.</p> | <p>ELA:2,4,7,8 M:8,17</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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| <p>12. Analyze customer needs and select appropriate products when opening new accounts.</p> | <p>ELA:2,3,4,6,7,8</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> <p>As a teller, you are approached by a customer with questions concerning banking products and services. Communicate effectively with the customer to analyze their financial needs. Then assist in determining the proper products and services needed in order to meet the client's needs. Accurately complete the necessary documents for the client. Cont.to #13</p> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | |
| <p>13. Prepare documents to meet selected service needs by correctly inputting customer information, printing documents, and reviewing documents with customers.</p> | <p>ELA:2,4,7,8</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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| | <p>14. Explain and demonstrate security procedures.</p> | <p>ELA:2,3,4,6,7,8</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> <p>As a teller, you will participate in a variety of security compliance and crisis management scenarios and must demonstrate how to effectively mitigate the risks within each. Your supervisor will follow up with the appropriate report following each unique scenario Cont.to #16</p> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | | |
| | <p>15. Assess and identify correct procedures for crises and risk management. [AAI8: Health, Safety, and Environment]</p> | <p>ELA:2,3,4,6,7,8</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | | |
| | <p>16. Demonstrate and apply self-management skills by adhering to banking regulations.</p> | <p>ELA:2,3,4,6,7,8</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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|---|--|---|---|---|---|---|---|
| <p>Understand concepts, process, principles, systems, and strategies in order to interact and communicate effectively with clients and use business technology to enhance communications</p> | <p>17. Use appropriate methods to communicate with clients.</p> | <p>ELA:2,4,7,8</p> | <table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> </table> <p>As a teller, your supervisor has assigned you to complete several online modules on proper communications, throughout customer service situations. After completing the online assessment, you will report your results to your supervisor and feedback will be provided. Utilize these skills within the daily operations of the institution. Cont. to #4</p> | 1 | 2 | 3 | 4 |
| | 1 | 2 | 3 | 4 | | | |
| | <p>18. Use appropriate responses to address client inquiries.</p> | <p>ELA:2,4,7,8</p> | <table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| | 1 | 2 | 3 | 4 | | | |
| | <p>19. Use appropriate methods to handle telephone and electronic communication.</p> | <p>ELA:2,4,7,8</p> | <table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | | |
| <p>20. Identify ways to gather and research information.</p> | <p>ELA:2,4,6,7,8,9</p> | <table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> </table> | 1 | 2 | 3 | 4 | |
| 1 | 2 | 3 | 4 | | | | |
| <p>21. Use telephone and in-person methods to interview clients.</p> | <p>ELA:2,4,7,8</p> | <table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> </table> | 1 | 2 | 3 | 4 | |
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| | | | | | | | |
|---|--|----------------------------|---|---|---|---|---|
| | <p>22. Ask well-planned questions to refer clients for needs and services</p> | <p>ELA:2,4,7,8</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | | |
| | <p>23. Explain the purpose of a client's account statement to enhance client awareness.</p> | <p>ELA:2,4,7,8 M:8</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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| | <p>24. Assess client's ability to read and interpret account statements.</p> | <p>ELA:2,4,7,8</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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| | <p>25. Demonstrate and be aware of strict confidentiality guidelines regarding clients and bank functions.</p> | <p>ELA:2,3,4,6,7,8</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> <p>As a teller, you are faced with a colleague that has breached confidentiality guidelines. Outline the appropriate process that must be followed to report this incident and detail the possible outcomes.</p> | 1 | 2 | 3 | 4 |
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|--|---|---|--|---|---|---|---|
| <p>Understand concepts, process, principles, systems, and strategies as it relates to investment planning</p> | <p>26. Define stock, bond, and commodity</p> | <p>ELA:2,4,6,7,8</p> | <table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> </table> <p>You are an investment advisor at the local credit union. Given a customer with minimal financial knowledge and \$5000. To invest in mid-risk investments, develop a 10 year investment plan, providing all pertinent details regarding the contents of their stock portfolio Cont. to #30</p> | 1 | 2 | 3 | 4 |
| | 1 | 2 | 3 | 4 | | | |
| | <p>27. Determine appropriate use of stocks, bonds, and commodities</p> | <p>ELA:2,4,6,7,8</p> | <table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| | 1 | 2 | 3 | 4 | | | |
| | <p>28. Identify initial investment, current value, and performance of the investment product.</p> | <p>ELA:2,4,6,7,8 M:8,17,19</p> | <table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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| <p>29. Identify the length of time the investment is held.</p> | <p>ELA:2,4,6,7,8 M:8,17,19</p> | <table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> </table> | 1 | 2 | 3 | 4 | |
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| <p>30. Determine the acceptable risk tolerance of owning stocks, bonds, and commodities.</p> | <p>ELA:2,4,6,7,8 M:8,17,19</p> | <table border="1"> <tr> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> </table> | 1 | 2 | 3 | 4 | |
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| 31. Define insurance and annuity. | ELA:2,4,6,7,8 | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> <p>You are a new employee at the Horace Mann Agency; you will attend a week long training in preparation for you first active week of sales. Provided with insurance binders on all major life insurance packages and annuity programs, please provide your personal review of the cost/ benefit analysis for each program for: a 20 year old single male just entering the workforce, a 32 year old single mother of two working two part-time, minimum wage positions, and a 54 year old, married educator, with grown children and two years prior to retirement. Cont. to #33</p> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | |
| 32. Compare insurance and annuities to determine advantages. | ELA:2,4,6,7,8 M:8,17,19 | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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| 33. Process annuity investment to calculate the return on investment. | ELA:2,4,6,7,8 M:8,17,19 | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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| <p>34. Define secured and unsecured credit.</p> | <p>ELA:2,4,6,7,8</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> <p>You are a freshman in college seeking to obtain your first line of credit. Create a brochure explaining secured and unsecured credit. Provide an amortization of the two based upon debt of \$4000. Cont. to #36</p> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | |
| <p>35. Determine the annual percentage rate, length of repayment period, and initial costs.</p> | <p>ELA:2,4,6,7,8 M:8,17,19</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | |
| <p>36. Compare secured vs. unsecured credit to arrive at cost factors.</p> | <p>ELA:2,4,6,7,8 M:8,17,19</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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|--|--|--|---|---|---|---|
| <p>37. Define money management tools to meet the needs and goals of clients.</p> | <p>ELA:2,4,6,7,8,9</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> <p>As a financial advisor, you must meet with various clients and develop a profile that meets their financial needs. Please analyze the risk tolerance of the following a 20 year old single male just entering the workforce annual earnings of \$32,000, a 32 year old single mother of two working two part-time, minimum wage positions annual income \$20,000, and a 54 year old, married educator, with grown children and two years prior to retirement annual income \$54,000. Provide them with projected rates of return on various investments and collaborate with them regarding appropriate products to meet their needs. Cont. to #41</p> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | |
| <p>38. Develop a balance sheet and an income and expense statement.</p> | <p>ELA:2,4,6,7,8 M: 8,9,10,16,17,18,19</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | |
| <p>39. Review needs to identify risk tolerance.</p> | <p>ELA:2,4,6,7,8</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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|---|--|---|--|---|---|---|---|
| | <p>40. Process information to project rates of return.</p> | <p>ELA:2,4,6,7,8 M:8,10,16,17,18,19</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | | |
| | <p>41. Select appropriate investment product to provide desired rate of return.</p> | <p>ELA:2,4,6,7,8</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | | |
| <p>Understand the fundamental concepts of entrepreneurship and how entrepreneurship influences the economy</p> | <p>42. Discuss and assess venture creation possibilities and identify the steps in planning the venture. [AAI1: Planning] [AAI2: Management] [AAI3: Finance]</p> | <p>ELA:2,3,6,7,8,9</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> <p>You and a partner are seeking to secure start-up costs for a new venture. Develop a vision, mission, product or service line and cost analysis, along with an action plan in a multi-media business plan that you will present to your peers. See assignment for content details. Cont. to #45</p> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | | |
| | <p>43. Identify the resources needed for venture startup and operation.</p> | <p>ELA:2,3,6,7,8,9 M:8, 10,17</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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| | <p>44. Discuss the options in planning the venture's future (growth, development, demise).</p> <p>[AAI6: Labor Issues] [AAI7: Community Issues]</p> | <p>ELA:2,3,6,7,8,9 M:8,10, 16,17,18,19</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | | |
| | <p>45. Identify and discuss the traits and behaviors of an entrepreneur (leadership, personal assessment, personal management).</p> | <p>ELA:2,5,7,8</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | | |
| <p>Understand the importance of personal growth and leadership to enhance career success</p> | <p>46. Demonstrate personal growth, community leadership, democratic principles and social responsibility.</p> | <p>ELA:2,5,7,8</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> <p>Participate in community service activities that provide personal financial awareness to youth within the local community. Cont.to #47</p> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | | |

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| | <p>47. Develop, practice and demonstrate banking/financial skills through participation in banking/financial events, including those offered through student organizations.</p> | <p>ELA:2,5,7,8</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | | |
| <p>Understand the necessary CTE- Career Ready Practice skills in order to achieve success in today's workplace</p> | <p>48. Act as a responsible and contributing citizen and employee. [CRP1]</p> | <p>ELA:2,5,7,8,9</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> <p>Demonstrated throughout activities in all prior competencies & throughout the SHS Habits of Engaged Learners rubric. Cont.to #59</p> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | | |
| | <p>49. Apply appropriate academic and technical skills. [CRP2]</p> | <p>ELA: 2-9 M:8,10,16,17,18,19</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | | |
| | <p>50. Attend to personal health and financial well-being. [CRP3]</p> | <p>ELA: 2,5,7,8,9</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | | |
| | <p>51. Communicate clearly, effectively and with reason. [CRP4]</p> | <p>ELA:2,4,6,7,8,9</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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|---|---|--|---|---|---|---|
| <p>52. Consider the environmental, social and economic impacts of decisions. [CRP5]</p> | <p>ELA:2,5,6,7,8,9</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | |
| <p>53. Demonstrate creativity and innovation. [CRP6]</p> | <p>ELA:2,5,6,7,8,9</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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| <p>54. Employ valid and reliable research strategies. [CRP7]</p> | <p>ELA:2,5,6,7,8,9</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | |
| <p>55. Utilize critical thinking to make sense of problems and persevere in solving them. [CRP8]</p> | <p>ELA:2,5,6,7,8,9 M:8,10,16,17,18,19</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | |
| <p>56. Model integrity, ethical leadership and effective management. [CRP9]</p> | <p>ELA:2,5,6,7,8,9</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | |
| <p>57. Use technology to enhance productivity. [CRP11]</p> | <p>ELA:2,4,7,8,9</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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| | <p>58. Work productively in teams while using cultural/global competence. [CRP12]</p> | <p>ELA:2,4,6,7,8,9</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
| 1 | 2 | 3 | 4 | | | | |
| | <p>59. Plan education and career path aligned to personal goals. [CRP10]</p> | <p>ELA: 2,4,5,6,7,8,9</p> | <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </table> | 1 | 2 | 3 | 4 |
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