

12th Grade Swiss Online School USA

CAREER & TECHNICAL EDUCATION CURRICULUM

Financial Literacy, Career Readiness, and Practical Skills

Version July/2025

1. Introduction

The Role of Career and Technical Education (CTE) in 12th Grade

In 12th grade, Career and Technical Education (CTE) prepares students for financial independence, career decision-making, and essential life skills. This curriculum integrates economic principles, vocational training, and business entrepreneurship to equip students with real-world knowledge applicable to college, careers, and personal success.

By the end of this course, students will:

- ✓ Understand financial literacy concepts such as budgeting, credit, and investments.
- ✓ Explore career paths, job market trends, and professional skills for the workplace.
- ✓ Develop entrepreneurship skills and business management strategies.
- ✓ Learn essential driver safety, licensing requirements, and road laws.
- ✓ Engage in vocational training and real-world job experiences.

2. Core Competence Areas

CTE.1 Economics and Financial Literacy

Learning Outcomes

By the end of this unit, students will be able to:

- ✓ Understand how economic systems function and impact daily life.
- ✓ Analyze financial concepts such as supply and demand, inflation, and taxation.
- ✓ Apply personal finance skills to budgeting, saving, and responsible spending.

Competencies

CTE.1.A.1 – Understanding basic economic principles.

- Learn how economies operate, including market structures and trade.
- Study inflation, interest rates, and government policies that affect the economy.
- Analyze the role of businesses, consumers, and government in financial markets.

CTE.1.A.2 – Managing personal finances.

- Develop budgeting strategies for managing income and expenses.
- Understand banking, credit scores, and responsible borrowing.
- Learn how to invest in stocks, bonds, and retirement accounts.

CTE.2 Career Planning and Occupational Readiness

Learning Outcomes

By the end of this unit, students will be able to:

- ✓ Explore career pathways and post-secondary education options.
- ✓ Develop resumes, cover letters, and job application skills.
- ✓ Prepare for job interviews and workplace professionalism.

Competencies

CTE.2.A.1 – Exploring career opportunities and pathways.

- Research different career fields, salaries, and educational requirements.
- Understand the role of internships, apprenticeships, and certifications.
- Learn how to set career goals and create a career development plan.

CTE.2.A.2 – Developing job application and interview skills.

- Write professional resumes and cover letters.
- Practice interview techniques and workplace etiquette.
- Learn about workplace expectations, ethics, and professional communication.

CTE.3 Business and Entrepreneurial Studies

Learning Outcomes

By the end of this unit, students will be able to:

- ✓ Understand how businesses operate and contribute to the economy.
- ✓ Learn the fundamentals of entrepreneurship and business management.
- ✓ Create a business plan and explore opportunities for startups.

Competencies

CTE.3.A.1 – Understanding business operations and management.

- Learn how businesses make financial and marketing decisions.
- Explore supply chain management, business ethics, and customer relations.
- Study real-world business success stories and case studies.

CTE.3.A.2 – Developing entrepreneurship skills.

- Learn how to start and manage a small business.
- Create a business plan, marketing strategy, and financial projections.
- Explore e-commerce, digital marketing, and online business opportunities.

CTE.4 Driver Training and Traffic Safety

Learning Outcomes

By the end of this unit, students will be able to:

- ✓ Understand road safety laws and responsible driving practices.
- ✓ Learn defensive driving strategies and accident prevention techniques.
- ✓ Prepare for written and practical driving exams.

Competencies

CTE.4.A.1 – Learning the rules of the road.

- Study traffic laws, road signs, and right-of-way rules.
- Understand the importance of avoiding distracted and impaired driving.
- Learn how to handle emergencies and roadside assistance.

CTE.4.A.2 – Preparing for driver’s license exams.

- Practice written permit test questions.
 - Learn basic car maintenance and vehicle safety inspections.
 - Participate in simulated driving experiences and defensive driving workshops.
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CTE.5 Vocational and Technical Training

Learning Outcomes

By the end of this unit, students will be able to:

- ✓ Gain hands-on experience in vocational and technical fields.
- ✓ Learn trade skills such as mechanics, construction, healthcare, or coding.
- ✓ Explore certifications and apprenticeships for career advancement.

Competencies

CTE.5.A.1 – Understanding vocational career paths.

- Learn about skilled trades and certifications (e.g., electrician, plumber, welder, mechanic, IT technician).
- Explore healthcare careers such as EMT, nursing assistant, or lab technician.
- Understand technical careers in engineering, manufacturing, and computer science.

CTE.5.A.2 – Gaining hands-on experience.

- Participate in internships, job shadowing, and workplace visits.
- Work on real-world projects related to a chosen trade or technical field.
- Learn how to obtain professional certifications for career readiness.

3. Assessment and Evaluation

Formative Assessments – Checking Progress Through Interactive Learning

- ✓ Financial literacy simulations and case studies.
- ✓ Mock interviews and career exploration reflections.
- ✓ Quizzes on business management and economic principles.

Summative Assessments – Final Projects and Exams

- ✓ Capstone project: Students develop a business plan or career portfolio.
- ✓ Driving safety assessment and road law test.
- ✓ Career readiness evaluation through resume and interview preparation.

Authentic Assessment – Real-World Applications

- ✓ Students create a financial plan for their post-graduation goals.
- ✓ Collaboration with local businesses for real-world entrepreneurial projects.
- ✓ Hands-on internship, apprenticeship, or technical training experience.

4. Instructional Strategies for Online Learning

Inquiry-Based and Problem-Based Learning

- ✓ Students explore real-world economic challenges and financial decision-making.
- ✓ Case studies on successful entrepreneurs and business strategies.

Project-Based Learning (PBL)

- ✓ Students create and present a business startup plan.
- ✓ Real-world budgeting project for college or independent living.

Technology-Integrated Learning

- ✓ Use of budgeting apps and investment simulators.
- ✓ AI-driven career assessment and resume-building tools.
- ✓ Online courses and certifications in finance, business, and technical skills.

