AP® Business with Personal Finance

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Meet the Team

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AP Career Kickstart

Who We Are and What We Do

The College Board Advanced Placement® Program (AP®) is a collaborative community of AP teachers and students, states, districts, schools, colleges, and universities committed to the daily work of developing college-level knowledge and skills.

We've been delivering excellence in education to millions of students across the country since 1955.

The AP Program consists of college-level courses, which high schools can choose to offer, and corresponding exams administered once a year.

Meet the new group of AP courses.

Available in 2026-27

Capstone	Arts	English	History and Social Science	Math and Computer Science	Sciences	World Languages and Cultures	Career Kickstart™
Seminar	Art History	English Lang	Af Am	Calc AB	Bio	Chinese	Business/PF
E10: Seminar	Music Theory	English Lit	Comp Gov	Calc BC	Chem	French	Cybersecurity
Research	2-D Art	E10: Seminar	Euro History	CSA	Env Science	German	Networking*
	3-D Art		Human Geo	CSP	Phys E&M	Italian	
	Drawing		Macro	Precalc	Phys Mechanics	Japanese	
			Micro	Stats	Phys 1	Latin	
			Psych		Phys 2	Spanish Lang	
			U.S. Gov			Spanish Lit	
			U.S. History				* AP Networking will be available in 2027-28.
			World History				

How It Works

Getting teachers started

Teachers design their own courses

We provide a detailed set of expectations for course content through a Course Exam and Description (CED).

Teachers create their own syllabi or borrow existing, approved syllabi.

Teachers submit their syllabi to the AP Course Audit for approval.

This ensures teachers' AP courses cover the content required by higher education and makes AP flexible and accessible for students and schools.

Learn more about the Course Audit process here.

What is an AP Exam?

- Each AP course concludes with an AP Exam.
- The exams are scored on a scale of 1 to 5 by college and university professors and experienced AP teachers.
- Many U.S. colleges offer credit for AP Exam scores of 3 or higher.
  - AP Credit Policy Tool

Course Content and Skills

AP® Career Kickstart™

Students learn the fundamentals of business along with how to manage their personal finances.

National Standards for Personal Financial Education

AP Business with Personal Finance

Units

		Earning Income	Spending	Saving	Investing	Managing Credit	Managing Risk
1	Businesses, Competition, and New Ideas	$					
2	Marketing		$				$
3A	Personal Saving and Borrowing		$	$	$	$	
3B	Business Finance and Accounting	$	$		$	$	$
4	Management and Strategy	$					$
5	Personal Goals, Budgeting, and Investing	$	$	$	$	$	$

West Virginia® and AP Business with Personal Finance

WVEIS Course Code

- AP Business with Personal Finance
  - 1450

Does it fulfill the Personal Finance graduation requirement?

- YES!

Students develop the skills they'll need for success.

Business Skills

Skill Category 1

Concept Application 1

Explain business and personal finance concepts, principles, and strategies, and apply them to scenarios.

SKILLS

1.A Describe business and personal finance concepts, principles, and strategies.

1.B Interpret quantitative and qualitative business and personal financial data, performing calculations as appropriate.

1.C Using business and personal finance concepts and principles, explain how and why businesses and individuals pursue specific goals, strategies, and actions.

Skill Category 2

Entrepreneurship 2

Identify a market opportunity, and develop and test a product idea designed to address the opportunity.

SKILLS

2.A Identify a market opportunity (e.g., a customer problem, need, or want) and develop a product idea to address it.

2.B Formulate and test business hypotheses to iterate and improve on a product idea.

2.C Explain the desirability, viability, and/or feasibility of a product idea.

Professional & Leadership Skills

Skill Category 3

Decision Making 3

Describe opportunities or problems, and recommend courses of action to address them.

SKILLS

3.A Describe internal, market, and external factors that affect a business or individual, and explain how and why they create opportunities and/or problems.

3.B Explain how potential courses of action could capitalize on an opportunity or solve a problem for a business or individual.

3.C Establish decision-making criteria and use them to systematically evaluate different courses of action a business or individual may take.

3.D Recommend a decisive course of action for a business or individual, and support the recommendation with persuasive reasoning and evidence.

Skill Category 4

Communication 4

Create authentic communications appropriate for a specific audience and purpose.

SKILLS

4.A Present business and personal financial data (e.g., data visualizations and financial statements) in accurate, precise, and accessible formats targeted for a specific audience and purpose.

4.B Create authentic business communications (e.g., surveys, business canvases, and pitches) that are targeted for a specific audience and purpose.

Skill Category 5

Collaboration 5

Work collaboratively with and lead others to accomplish a goal or task.

SKILLS

5.A Develop clear, shared team objectives related to a business task or project consistent with a vision, mission, and/or goals.

5.B Define clear roles and responsibilities for members of a team working to accomplish a business task or project.

5.C Develop and implement effective strategies to motivate individuals and teams to achieve goals related to a business task or project.

5.D Follow through on agreed-upon deliverables as a part of a team working to accomplish a business task or project.

Course and Exam Design

AP® Career Kickstart™

Students use their own experiences making personal financial decisions as the foundation for learning about business.

Intentional, research-based course design.

Prompting students to accurately activate relevant prior knowledge enhances comprehension and long-term retention of new concepts (Hattan, Alexander, & Lupo, 2024).

Units 3 and 5

Saving and Borrowing

Understanding the banking system and how individuals save and borrow prepares students for the more complex concepts of business financing.

Units 3 and 5

Investing

Understanding stocks and bonds and how businesses use equity and debt financing prepares students to understand the risks and potential rewards of personal investing.

Units 4 and 5

Decision Making

The PACED model (Problem, Alternatives, Criteria, Evaluation, Decision) is a valuable tool for both personal and business decision making.

Skills: **3.A, 3.B, 3.C, 3.D**

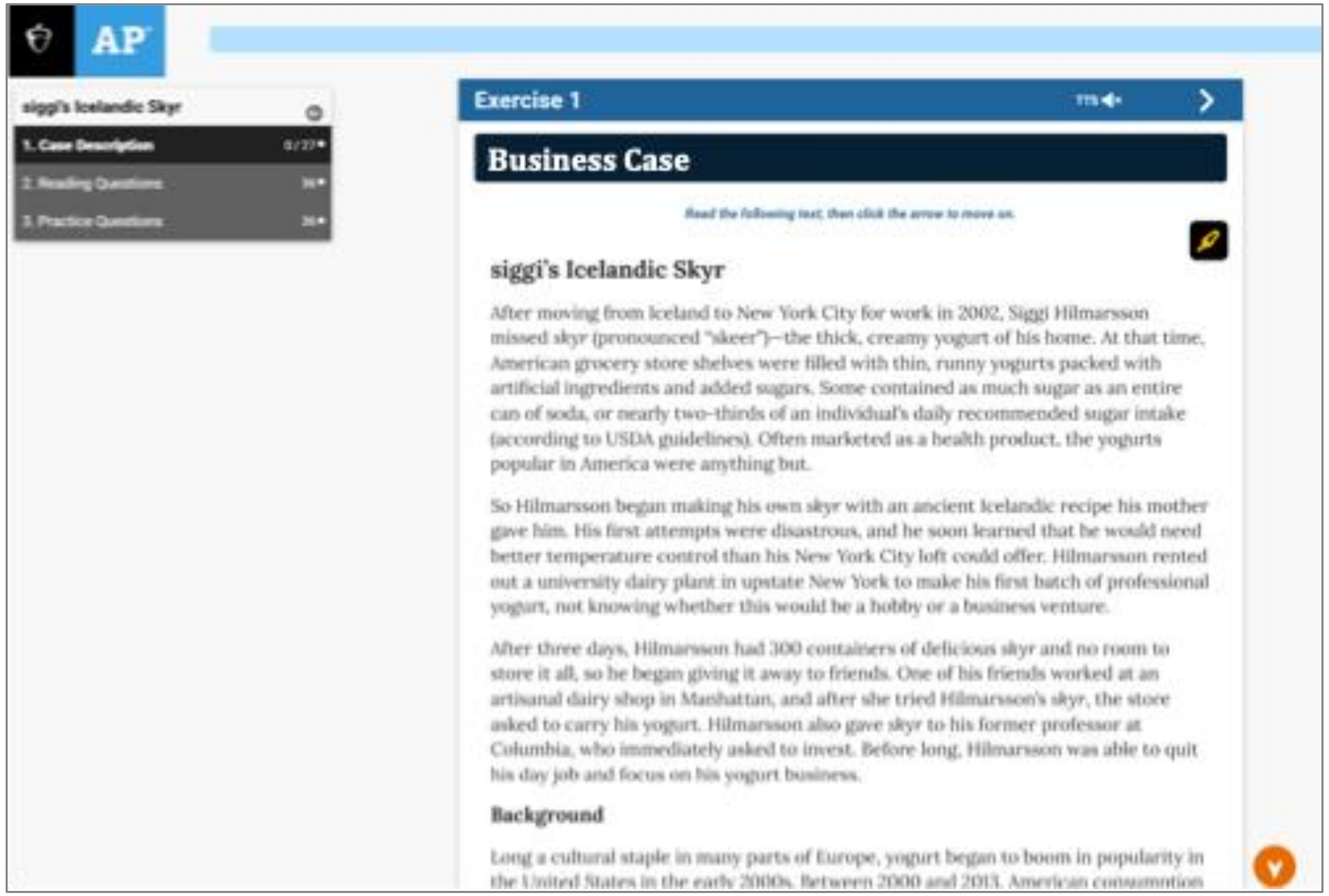
Connections between business and personal finance provide students with real-world relevance and value of what they learn.

Course Content	**Class Days**
Business-Focused Days	95
Personal Finance-Focused Days	50*
Parallel Business <u>and</u> Personal Finance-Focused Days	35
Total Days	**180**

*The 180-day sample syllabus will include free, high-quality personal finance lesson plans that can be used across the 85 days of personal finance content, inclusive of 20 days which can be used for specific local or state standards that go beyond national standards.

Dedicated time and attention is allotted for mastering both national and state standards for personal finance.

Students get real-world, everyday business experiences with Case Studies.



Case Study Method

- Learn what real business leaders did in real business situations.
- Get exposure to different types of businesses and industries.
- Understand different business functions, roles, and careers.
- Use business concepts and frameworks to make business recommendations.

The information contained in the case studies are for educational purposes only. The companies or parties referenced therein are neither affiliated with, nor endorsed by, the AP Program. The companies and parties referenced therein do not endorse the AP Program.

Students develop a business idea.

AP Business Canvas

1. What's my product? Who's my customer?
2. How would I market and sell my product?
3. How much money would I need to start and operate this business?
4. How would I know if my idea is desirable, viable, and feasible?
5. How do I pitch my idea to investors?

Students showcase strong money management in the Financial Advisor Project.

Task 1

Identify the family's goals.

Task 2

Evaluate the family's budget.

Task 3

Incorporate tax implications.

Task 4

Examine insurance decisions.

Task 5

Create a financial plan that is based on the family's risk tolerance and goals.

Students sit for a digital exam.

The exam is **2 hours and 40 minutes** long and includes **60 multiple-choice questions** and **four free-response questions**, one of which is an exam-day validation question about the student's Business Canvas Project.

Section	Question Type	Number of Questions	Timing
I	**Multiple Choice Questions** • Business Topics • Personal Finance Topics	60	70 minutes
II	**Free Response Questions** • Business Canvas Project • Personal Finance • Business Concept Application • Business Decision	4	90 minutes

Try out an Entry Activity!

- Find a partner
- What is your concept?
- Take ~15 minutes to brainstorm some ideas.
- Let’s share!

School Implementation

Designed for every student who wants to learn valuable skills for high-demand, high-wage careers.

Students who are new to AP, and enjoy hands-on, real-world learning.

Students who are new to CTE, and eager to get an early start with their careers.

Students who've taken other AP courses and are interested in these subjects.

Students who are working toward careers in specific industries.

Course elements appeal to a wide range of students.

No Prerequisites

Recommended for 9th and 10th grade students. No prerequisite courses are required.

Projects

Projects allow all students to apply college-level content and skills in an experiential and relevant manner.

Case Studies

20+ case studies allow students to see themselves in the business leaders of today.

Any Business Pathway or Career

Depth of content prepares students for success no matter which business pathway or career they choose.

Easily tailored to fit into CTE Business programs of study.

	Year 1	Year 2	Year 3	Year 4
Example 1	**AP Business with Personal Finance**	Marketing 2	Marketing 3	Marketing Practicum
		Entrepreneurship 2	Entrepreneurship 3	Entrepreneurship Practicum
		Business Management 2	Business Management 3	Business Management Practicum
		Finance/Accounting 2	Finance/Accounting 3	Finance/Accounting Practicum
Example 2	Intro to Career Readiness	**AP Business with Personal Finance**	Marketing 3	Marketing Practicum
			Entrepreneurship 3	Entrepreneurship Practicum
			Business Management 3	Business Management Practicum
			Finance/Accounting 3	Finance/Accounting Practicum

Endorsed by the CTSOs and aligned to official programming.

BUSINESS PROFESSIONALS of AMERICA

DECA

FBLA
Future Business Leaders of America

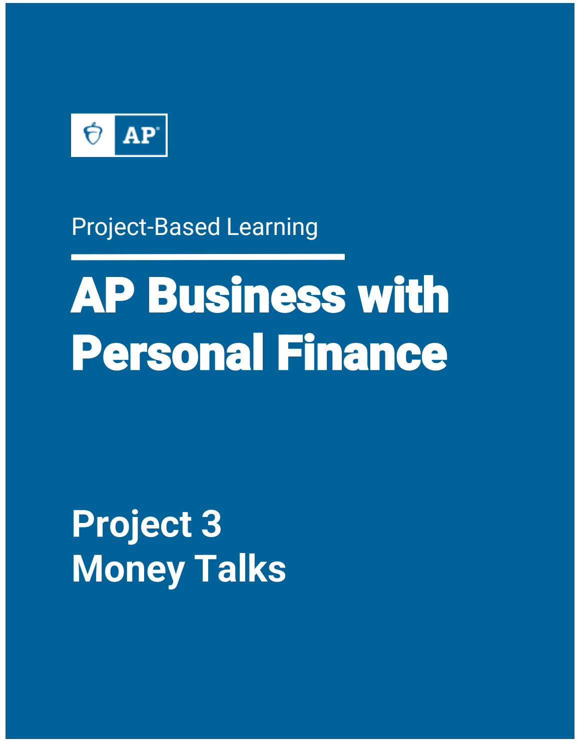
Student Performance Indicators
Course content is aligned with CTSO performance indicators.

Professional and Career Development
Course skills complement CTSO professional and career development.

Competitive Events
Case studies and projects help prepare students for competitive events.

Existing Business Classrooms
CTSO toolkits help integrate the course easily into existing business classrooms.

Teachers get ready-to-use guides for project-based learning in their classrooms.


AP

Project-Based Learning

AP Business with Personal Finance

Project 3
Money Talks

Coffee Shop Financials

Students will utilize the financial data to:

- Estimate the value of a bakery business.
- Evaluate the business's operating expenses to evaluate areas of opportunity.
- Develop potential business strategies to increase profits based on analysis.
- Evaluate the owner's personal finances, as a source of funding or securing a loan from a bank.
- Generate a list of recommendations, based on the finances, for the owner to consider to make more money.
- Evaluate the pros and cons of each option for raising money.

Course Adoption

Teachers can sign up for free training.

Professional Learning

Teacher Grants

Grants are available for all first-time teachers of AP Business with Personal Finance, which can cover the registration fees for the AP Summer Institute and AP Workshops throughout the year.

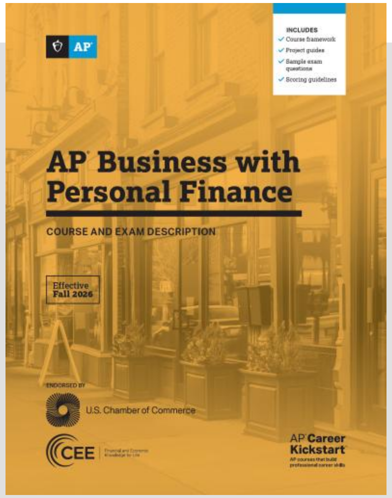
Teachers can schedule free, personalized guidance.

1:1 and Group Zoom Chats

Chat With A Content Expert

Schools are now able to schedule both 1:1 and group Zoom chats with a content expert about offering AP Business with Personal Finance. There’s no charge to talk with AP content experts.

Learn more about AP Business with Personal Finance.



Course and Exam Description

Adopt

Teach business and personal finance through projects and simulated work-based experiences.

Course

Reflects key business disciplines and the application of personal finance concepts

Exam

Assesses essential skills in management, entrepreneurship, marketing, and finance

Stay informed.

Course Interest Form

If you would like to learn more about AP Business with Personal Finance, sign up for updates.

Thank You

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AP® Career Kickstart™
AP courses that build professional career skills