

AP Business with Personal Finance: Course at a Glance



Course Overview

AP[®] Business with Personal Finance is an introductory, college-level business and personal finance course taught in high school. Students explore the business disciplines of entrepreneurship, marketing, finance, accounting, and management through real-world scenarios, business cases, and project based learning.



What Students Can Earn

College Credit and Advanced Placement: A qualifying AP Exam score can earn college credit, advanced placement, or both at participating colleges and universities.

AP Business with Personal Finance Credential: An employer-endorsed credential earned with a qualifying score on the AP Business with Personal Finance Exam.



Signature Projects

Business Canvas Project: Students develop a business idea of their own, from opportunity identification through product development, marketing strategy, and financial planning.

Financial Advisor Project: Students step into the role of a financial advisor, guiding a fictional household through budgeting, saving, home buying, and retirement planning.



Course Units

Unit 1: Businesses, Competition, and New Ideas

How businesses start, compete, make ethical decisions, and respond to market forces

Unit 2: Marketing

How marketing drives customer behavior; market research, targeting, pricing, and promotion

Unit 3A: Personal Saving and Borrowing

How consumers engage with the financial system; saving, credit, and borrowing decisions

Unit 3B: Business Finance and Accounting

Financial statements, business funding, investment decisions, and accounting principles

Unit 4: Management and Strategy

Operations, human resources, organizational strategy, and ethical leadership

Unit 5: Personal Goals, Budgeting, and Investing

Budgeting, retirement, home buying, and long-term financial planning



Ideal Student Profile

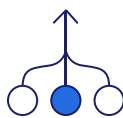
- Any student interested in business, entrepreneurship, marketing, management, or finance
- Students seeking the benefits of AP, including boosts to their high school GPA
- Career and technical education (CTE) students seeking college credit within their program of study
- Students who want practical life skills, such as budgeting, investing, and managing credit, regardless of career path
- Students new to AP who are interested in business or personal finance



Key Partnerships and Standards Alignment

Industry Partners: Developed with college faculty and industry experts, with support from the U.S. Chamber of Commerce; endorsed by the Council for Economic Education (CEE) and Jump\$tart Coalition

Standards Alignment: Aligns to National Standards for Personal Financial Education (CEE and Jump\$tart)



Career Pathways

- Market Research Analyst and Marketing Specialist
- Financial and Investment Analyst
- Business Intelligence Analyst
- Advertising and Promotions Manager
- General and Operations Manager

Many of these roles typically require education beyond high school.



Invite students to visit
cb.org/explore-AP
to tell us they're interested.