

# AP Business with Personal Finance: Counselor Talking Points



Ready-to-use language for three settings: one-on-one student advising, group or classroom presentations, and family info nights or conferences. Adapt the language to your own voice. These are starting points, not scripts.

## One-on-One Student Advising

Use during course selection appointments, grade-level planning meetings, or any one-on-one where you're mapping a student's interests to course options.

### Opening: Spark Interest

Have you thought about what you want to do after graduation, career-wise or college major-wise? Business is the most popular college major in the U.S., and there is an AP® course built around it that you may not have considered.\* AP Business with Personal Finance is built around applied projects. You'll develop a business idea of your own, and you'll also practice as a financial advisor guiding a fictional household. You could earn college credit, advanced placement, or both before you even graduate.

### If the Student Seems Interested in a Career or College Credit

On top of college credit and advanced placement, you can earn the AP Business with Personal Finance Credential, an employer-endorsed credential that you can put on a resume before you start college or work.

### If the Student Has Questions

***"Is this for students who haven't taken AP before?"*** This course is designed for broad access. No prior business experience is required—just curiosity and a willingness to do the work.

***"How would this fit in my schedule?"*** Let's look at what you are taking and see if this could replace something.

## Group or Classroom Presentation

Use during course selection presentations, career exploration days, or when visiting a classroom.

### Opening Hook

Quick question: How many of you know what you want to major in? Business is the most popular college major in the U.S., and you can take a college-level business course right here and have the chance to earn college credit before you graduate. You'll develop your own business idea, do market research, create a financial plan, and then play financial advisor for a fictional household.

### Key Messages to Land

- A qualifying AP Exam score can earn college credit, advanced placement, or both, plus an employer-endorsed credential.
- The course covers personal finance too: budgeting, investing, managing debt, and other skills that benefit you no matter what you do after graduation.
- No prior business experience is required. If you're curious, you're ready to start.
- Talk to me after class or during your next advising appointment to add this to your schedule.

\*National Center for Education Statistics, Digest of Education Statistics 2023, Table 322.10 (2021–22 data). Business is the field with the most bachelor's degrees conferred in the U.S.



## Family Info Nights and Conferences

Use at course selection nights, family conferences, or any setting where you are presenting course options to families.

### Opening: Frame the Opportunity for Parents

I want to tell you about an AP course that adds a new option to what we offer. AP Business with Personal Finance gives students a chance to earn college credit, advanced placement, or both—plus an employer-endorsed credential—all in one course. Business is the most popular college major in the U.S., and this course is the on-ramp. On the personal finance side, students learn how to budget, invest, manage credit, and plan for the future.

### If They Have Questions

***“Is this as rigorous as other AP courses?”*** Yes, it’s a college-level course developed by College Board with college faculty and industry leaders. Students take an AP Exam and are held to the same academic standards.

***“How would this fit with my student’s AP load?”*** Let’s look at your student’s schedule together and see what makes the most sense.



## Common Questions and Answers

Use these answers in any setting: one-on-one, group, or family. These are the same across all three AP Career Kickstart™ courses.

***“How will colleges use the credit?”*** Each college sets its own credit policy, as with every AP course, and policies for these new courses are being established now. A qualifying score documents college-level mastery.

***“Why haven’t I heard about these courses?”*** AP Career Kickstart courses are a newer addition to the AP course catalog, and not every school has had the chance to introduce them yet. AP Networking is in its final pilot year and launches in 2027-28. That’s why we’re sharing them with students and families now.



Invite students to visit  
[cb.org/explore-AP](https://collegeboard.org/explore-AP)  
to tell us they’re interested.