

Agricultural Business Management III

8026 36 weeks

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Course Description

Suggested Grade Level: 12

This course builds upon knowledge gained in Agricultural Business Foundations (8022) and Agricultural Business Operations (8024). It provides further opportunities for the development of business procedures, employability skills, management techniques, leadership skills, and agricultural product knowledge, through student-centered instruction.

Task Essentials Table

- Tasks/competencies designated by plus icons (⊕) in the left-hand column(s) are essential
- Tasks/competencies designated by empty-circle icons (○) are optional
- Tasks/competencies designated by minus icons (⊖) are omitted
- Tasks marked with an asterisk (*) are sensitive.

8026	Tasks/Competencies
⊕	Identify the role of supervised agricultural experiences (SAEs) in agricultural education.
⊕	Participate in an SAE.
⊕	Identify benefits and responsibilities of FFA membership.
⊕	Describe leadership characteristics and opportunities as they relate to agriculture and FFA.
○	Apply for an FFA degree and/or an agricultural proficiency award.

<input checked="" type="radio"/>	Identify the benefits of community involvement and networking with local, state, and national agencies.
<input checked="" type="radio"/>	Develop partnerships with other organizations.
<input type="radio"/>	Demonstrate techniques to motivate, coach, counsel, and reward individuals and teams.
<input checked="" type="radio"/>	Compile a résumé.
<input checked="" type="radio"/>	Maintain a portfolio.
<input type="radio"/>	Apply for a promotion.
<input checked="" type="radio"/>	Compose a letter of resignation.
<input checked="" type="radio"/>	Explain the benefits of Work-based Learning (WBL).
<input checked="" type="radio"/>	Compare sources (e.g., banks, credit cards, farm credit) of consumer credit.
<input checked="" type="radio"/>	Complete a sample credit application.
<input checked="" type="radio"/>	Evaluate the impact of a credit report.
<input checked="" type="radio"/>	Evaluate various types of insurance coverage.
<input checked="" type="radio"/>	Maintain accurate records.
<input checked="" type="radio"/>	Make financial decisions based on accounting records.
<input checked="" type="radio"/>	Analyze financial records.
<input checked="" type="radio"/>	Complete a rent/lease agreement.
<input checked="" type="radio"/>	Present an analysis of data collected with leading technology.
<input checked="" type="radio"/>	Investigate technological trends in agricultural business and marketing.
<input checked="" type="radio"/>	Describe the benefits and problems of global trade.
<input checked="" type="radio"/>	Describe the changing nature of the population, labor force, and social issues that affect businesses.
<input type="radio"/>	Analyze customer feedback obtained through measurement tools.
<input checked="" type="radio"/>	Analyze the competition among agricultural businesses.
<input checked="" type="radio"/>	Explain entrepreneurship and its role in the agricultural industry.
<input checked="" type="radio"/>	Identify business ownerships.
<input checked="" type="radio"/>	Select a product or service for an agribusiness.

<input type="radio"/>	Research resources, mentors, and professional advisors as aids in agribusiness development.
<input checked="" type="radio"/>	Develop a business plan.
<input checked="" type="radio"/>	Identify management roles.
<input type="radio"/>	Identify employee incentives and fringe benefits.
<input checked="" type="radio"/>	Identify time management techniques.
<input checked="" type="radio"/>	Simulate the maintenance of a business checking account.
<input checked="" type="radio"/>	Make business presentation.
<input checked="" type="radio"/>	Describe the hiring process.
<input checked="" type="radio"/>	Develop an employee training plan.
<input checked="" type="radio"/>	Describe the employee evaluation process.
<input checked="" type="radio"/>	Examine legal issues and labor laws relative to agricultural business.
<input type="radio"/>	Describe the process for terminating employees.
<input type="radio"/>	Develop a timeline for starting a business.
<input type="radio"/>	Develop quality control procedures.
<input checked="" type="radio"/>	Describe types of advertising media used by agricultural businesses.
<input checked="" type="radio"/>	Develop a marketing plan.
<input checked="" type="radio"/>	Evaluate the marketing process based on the marketing plan.
<input checked="" type="radio"/>	Describe terms associated with futures markets.
<input type="radio"/>	Describe laws concerning agribusiness.
<input checked="" type="radio"/>	Explain the legal responsibilities of the business to employees and business associates.
<input checked="" type="radio"/>	Evaluate selected aspects of the business.
<input checked="" type="radio"/>	Analyze sales and production records.
<input checked="" type="radio"/>	Analyze inventory records.
<input checked="" type="radio"/>	Evaluate a profit-distribution plan.

Legend: Essential Non-essential Omitted

Note: Competencies 39-43 have been added to ensure compliance with federal legislation: National FFA Organization's Federal Charter Amendments Act (Public Law 116-7, <https://www.congress.gov/116/plaws/publ7/PLAW-116publ7.pdf>). All inquiries may be sent to cte@doe.virginia.gov. Students are provided opportunities for leadership, personal growth, and career success. Instruction is delivered through three major components: classroom and laboratory instruction, supervised agricultural experience (SAE) program, and student leadership (FFA).

Curriculum Framework

Task Number 39

Identify the role of supervised agricultural experiences (SAEs) in agricultural education.

Definition

Identification should include

- defining an SAE program as *an opportunity for students to consider multiple careers and occupations in the agriculture, food, and natural resources (AFNR) industries, learn expected workplace behavior, develop specific skills within an industry, and apply academic and occupational skills in the workplace or a simulated workplace environment*
- researching the Foundational SAE
 - career exploration and planning
 - personal financial planning and management
 - workplace safety
 - employability skills for college and career readiness
 - agricultural literacy
- researching the Immersion SAE
 - entrepreneurship/ownership
 - placement/internships
 - research (experimental, analytical, invention)
 - school business enterprises
 - service learning
- developing a plan to participate in an SAE, based on personal and career goals
- researching available awards and degrees, based on SAE participation.

Teacher resource: [SAE Resources](#), National Council for Agricultural Education

Process/Skill Questions

- What are examples of SAEs related to this course and in the AFNR industries?
- Where can a copy of the Virginia SAE Record Book be found?

- What is an Immersion SAE?
- How does a placement/internship SAE differ from an ownership/entrepreneurship SAE?
- How does an SAE provide relevant work experience and contribute to the development of critical thinking skills?
- How is the SAE an extended individualized instructional component of a student’s Career Plan of Study?
- How can an SAE be used to provide evidence of student growth and participation in authentic, work-related tasks?
- What are the four types of SAEs?
- What are the advantages of participating in work-based learning experiences and projects?
- How does one choose an appropriate SAE in which to participate?

Task Number 40

Participate in an SAE.

Definition

Participation should include

- developing, completing, or continuing a plan to participate in an SAE as a work-based learning experience, based on personal and career goals
- documenting experience, connections, positions held, and competencies attained, using the *Virginia SAE Record Book*
- researching available awards and degrees, based on SAE participation.

Teacher resources:

[FFA SAE](#)

[The Agricultural Experience Tracker](#)

Process/Skill Questions

- What are the advantages of participating in work-based learning experiences and projects?
- How do SAEs help prepare students for the workforce?
- What are some examples of SAEs in AFNR?

Exploring Leadership Opportunities through FFA

Task Number 41

Identify benefits and responsibilities of FFA membership.

Definition

Identification should include

- benefits
 - listing opportunities to participate in community improvement projects and career development events (CDEs) and leadership development events (LDEs)
 - exploring leadership development opportunities
- responsibilities
 - researching the responsibilities of FFA officers, committees, and members
 - locating resources that guide participation in FFA activities
 - explaining the FFA Creed, Motto, Salute, and mission statement
 - explaining the meaning of the FFA emblem, colors, and symbols
 - explaining significant events and the history of the organization.

Process/Skill Questions

- How does one become an FFA member?
- What is the FFA's mission and how does it accomplish its mission?
- What are the benefits and responsibilities of FFA membership?
- What five FFA activities are available through the local chapter?
- What are some significant events in FFA history? How have these events shaped membership over time?
- What is the FFA program of activities (POA), and how is it used?

Task Number 42

Describe leadership characteristics and opportunities as they relate to agriculture and FFA.

Definition

Description should include

- examples of successful leaders
- types of leadership
 - autocratic
 - participative
 - laissez-faire
 - servant
 - followership
- positive leadership qualities and traits of successful leaders
- opportunities for participating in leadership activities in FFA
- demonstrating methods for conducting an effective meeting.

Process/Skill Questions

- Who are some successful leaders in the agriculture industry?
- What qualities make a successful leader?
- What are leadership traits?
- What is the difference between positive and negative leadership?

Task Number 43

Apply for an FFA degree and/or an agricultural proficiency award.

Definition

Application should include

- identifying types of FFA degrees
 - Greenhand
 - Chapter
 - State
 - American
- identifying proficiency award areas
 - entrepreneurship
 - placement
 - combined
 - agriscience research
- exploring CDEs and LDEs related to this course
- identifying all SAE criteria to be eligible for the award
- identifying the type of award
- applying for an FFA award.

Teacher resource: [FFA Agricultural Proficiency Awards](#)

Process/Skill Questions

- Where are the awards and their application criteria located?
- What are the benefits of winning an FFA award?
- What are the benefits and requirements of an FFA degree?
- What FFA awards are available?
- How does the FFA degree program reward FFA members in all phases of leadership, skills, and occupational development?
- What is the highest degree that can be conferred upon an FFA member at the national level?
- What are the requirements for a Greenhand FFA degree?

Training for Leadership in Agricultural Business

Task Number 44

Identify the benefits of community involvement and networking with local, state, and national agencies.

Definition

Identification should include, but is not limited to

- meeting people
- gaining experience
- improving abilities
- managing time
- locating advocates outside of the ag industry (e.g., chamber of commerce, other associations).

Process/Skill Questions

- Why is it important to develop partnerships with other organizations?
- Why is it important for individuals to become involved in their community?
- What opportunities exist for you to become involved in your community?
- How could you locate and connect with local, state, and/or national agencies?
- What are some factors to consider before you become involved with a community group?

Task Number 45

Develop partnerships with other organizations.

Definition

Development should include seeking out area businesses to establish collaborative relationships.

Process/Skill Questions

- How would a collaborative relationship help your FFA chapter and/or your relationship in the community?
- What are the names of some area agricultural businesses?

Task Number 46

Demonstrate techniques to motivate, coach, counsel, and reward individuals and teams.

Definition

Demonstration should include

- verbal recognition

- written recognition
- time-management techniques.

Process/Skill Questions

- What are some examples of ways to coach and counsel individuals? Teams?
- How are time-management techniques used to motivate and reward individuals?

Developing Employability Skills

Task Number 47

Compile a résumé.

Definition

Résumé should include

- educational background
- relevant experience and/or work history
- technical skills and/or industry certifications
- honor and awards
- school and community activities
- offices and/or leadership roles
- references.

Process/Skill Questions

- What are the basic purposes of a résumé?
- Should a résumé contain the applicant's photograph? Age? Ethnic origin? Gender? Why, or why not?
- What are the benefits and pitfalls of submitting an electronic résumé?
- How can a person best present his or her skills and experience to fit a particular career area or job?

Task Number 48

Maintain a portfolio.

Definition

Portfolio should include a résumé and a combination of electronic and non-electronic documents reflective of the student's qualifications, knowledge, skills, and ability.

Process/Skill Questions

- For what types of positions might an applicant choose to develop an employment portfolio? Why?
- What factors should be considered when determining the contents of an employment portfolio?
- How might an employment portfolio help the applicant in his or her job search?

Task Number 49

Apply for a promotion.

Definition

Application should

- adhere to the specific company's policies and procedures for promotion
- address the applicant's knowledge and skills required for higher level positions
- cite his or her contributions to the company and provide company documentation (e.g., evaluations, recognitions) complimentary of the applicant's work ethic and/or performance.

Process/Skill Questions

- What is the role of company policies and procedures in applying for a promotion? Why is it important to adhere to these policies and procedures?
- What types of documentation should an employee save for an eventual promotion application?
- How can an employee determine the best time to apply for a promotion?
- Why is it important to maintain a positive attitude if a promotion is unsuccessful?
- What follow-up may be appropriate?

Task Number 50

Compose a letter of resignation.

Definition

Composition should include

- a written resignation from the job
- indication of a provision of ample time to find a replacement (usually two weeks)
- an offer to train the replacement.

Process/Skill Questions

- Why is it important to write a professional letter of resignation?
- What is the criteria for writing a professional letter of resignation?

Task Number 51

Explain the benefits of Work-based Learning (WBL).

Definition

Explanation should include, but is not limited to,

- well-rounded educational experience
- relevant employment skills
- realistic expectations of the workforce
- documented practical experience to be used for future jobs
- financial payment.

Process/Skill Questions

- What are the seven WBL instructional methods and what are the differences?
 - What are the requirements to be involved in a WBL experience?
 - What are the benefits of participating in a WBL experience? For a business owner or employer?
-
-

Making Consumer Choices

Task Number 52

Compare sources (e.g., banks, credit cards, farm credit) of consumer credit.

Definition

Comparison should include

- identifying the different types of credit
- identifying the differences between credit institutions
- evaluating the best option.

Process/Skill Questions

- What are some differences among credit institutions?
- How do you determine the best source of credit to use?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.02.01. Apply fundamental accounting principles, systems, tools, and applicable laws and regulations to record, track, and audit AFNR business transactions (e.g., accounts, debits, credits, assets, liabilities, equity, etc.).

ABS.03.02. Analyze credit needs and manage credit budgets to achieve AFNR business goals.

Task Number 53

Complete a sample credit application.

Definition

Completion should include

- accurate personal information (e.g., name, address, income, bank)
- work experience
- references
- other credit sources.

Process/Skill Questions

- Why do you have to list other credit sources on your credit application?
- How will this credit information play a role in making future financial purchases?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.02.01. Apply fundamental accounting principles, systems, tools, and applicable laws and regulations to record, track, and audit AFNR business transactions (e.g., accounts, debits, credits, assets, liabilities, equity, etc.).

ABS.03.02. Analyze credit needs and manage credit budgets to achieve AFNR business goals.

Task Number 54

Evaluate the impact of a credit report.

Definition

Evaluation should include

- the components of the credit report
- the duration for which the credit report is valid

- methods for improving a credit score
- uses for the credit report
- privacy issues regarding the credit report
- situations in which the credit report might be accessed by others
- those authorized to access the credit report.

Process/Skill Questions

- Why might you want to improve your credit score?
 - What steps can you take to improve your credit report?
 - Who can access your credit report?
 - How can poor credit reports affect your working life/employment?
 - What are steps you can take if you should become a victim of identity theft?
-

Task Number 55

Evaluate various types of insurance coverage.

Definition

Description should include identifying

- types of insurance
- purposes of insurance
- items to be insured.

Process/Skill Questions

- What are different types of insurance?
- Why is insurance coverage important in agribusiness?
- What are the different uses of insurance?
- What are liability insurance options for various agricultural goods and services?
- How can insurance be used to manage risk?

Managing Financial Records

Task Number 56

Maintain accurate records.

Definition

Maintenance should include

- keeping track of week/month transactions
- keeping a chart of income and expenses
- listing daily and weekly activities.

Process/Skill Questions

- Why is it important to have a list of daily and weekly activities as part of your records?
- What are the benefits of accurate records?
- When should you record transactions?
- How might accurate records be used in filing taxes?
- How might inaccurate records affect a business?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.04.03. Identify and apply strategies to manage or mitigate risk.

Task Number 57

Make financial decisions based on accounting records.

Definition

Making decisions should include

- identifying spending capabilities
- determining profit and loss.

Process/Skill Questions

- How do accurate records help play a role in future business decisions?
- How do you determine profit and loss?
- When should you complete a profit-and-loss statement?
- What is the difference between a cash-flow statement and a profit-and-loss statement?
- How might a profit-and-loss statement be helpful in applying for loans?
- How is spending capacity determined?
- Why are financial records essential to the health of the business?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.02.01. Apply fundamental accounting principles, systems, tools, and applicable laws and regulations to record, track, and audit AFNR business transactions (e.g., accounts, debits, credits, assets, liabilities, equity, etc.).

Task Number 58

Analyze financial records.

Definition

Analysis should include

- comparing profit and loss
- calculating depreciation
- calculating net worth
- determining personal financial success
- determining if changes are needed.

Process/Skill Questions

- How often should you do an analysis of your financial records?
- What are some examples of why you would need to make changes?
- What is tax depreciation?
- What are some resources that could help you calculate depreciation?
- Why is it important to be able to calculate your net worth?
- What are some examples of assets that should be listed?
- What is the purpose of a profit and loss statement?
- What is *net income*?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.02.02. Assemble, interpret, and analyze financial information and reports to monitor AFNR business performance and support decision-making (e.g., income statements, balance sheets, cash-flow analysis, inventory reports, break-even analysis, return on investment, taxes, etc.).

Task Number 59

Complete a rent/lease agreement.

Definition

Completion should include

- filing contract for a rent/lease agreement
- reviewing rent/lease agreement

- filling out rent/lease agreement.

Process/Skill Questions

- What information is included on a rent/lease agreement?
 - What is the difference between a rent agreement and a lease agreement?
 - What are some legal aspects of a rent/lease agreement?
 - What terms should be included in a rent/lease agreement?
 - What other restrictions might you have on an agreement?
-
-

Performing Computer Operations for Agriculture

Task Number 60

Present an analysis of data collected with leading technology.

Definition

Presentation may include

- analysis of market trends
- predictions of future trends
- observations of application rates
- electronic presentation using graphics and other visual enhancements.

Process/Skill Questions

- What technologies are used to gather data?
- What resources are available to create an electronic presentation?
- What has caused a change in market trends?
- What predictions do you have for the future?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.02.02. Assemble, interpret, and analyze financial information and reports to monitor AFNR business performance and support decision-making (e.g., income statements, balance sheets, cash-flow analysis, inventory reports, break-even analysis, return on investment, taxes, etc.).

Task Number 61

Investigate technological trends in agricultural business and marketing.

Definition

Investigation should include researching technological trends and how they are affecting agricultural business and marketing.

Process/Skill Questions

- What is a recent technological trend in Virginia?
- How have technological trends changed agriculture?
- How might technology be used in the future?
- How have technological trends differed in Virginia and in the Midwest?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.05.01. Analyze the role of markets, trade, competition, and price in relation to an AFNR business sales and marketing plans.

Understanding Basic Economics

Task Number 62

Describe the benefits and problems of global trade.

Definition

Description should include

- definition of *global trade*
- examples of what is traded
- benefits of trade
- problems of global trade.

Process/Skill Questions

- What are some examples of Virginia agriculture in global trade?
- What is the purpose of the World Trade Organization (WTO)?
- How does Virginia benefit from global trade?
- What countries does Virginia trade with?
- What are some disadvantages of global trade?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.01.01. Apply micro- and macroeconomic principles to plan and manage inputs and outputs in an AFNR business.

ABS.04.01. Analyze characteristics and planning requirements associated with developing business plans for different types of AFNR businesses.

Task Number 63

Describe the changing nature of the population, labor force, and social issues that affect businesses.

Definition

Description should include

- definition of *labor force*
- research of human population growth
- explanation of how this affects the labor force
- discussion of social issues.

Process/Skill Questions

- How has the labor force in Virginia changed?
- How do social issues affect agricultural businesses?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.05.01. Analyze the role of markets, trade, competition, and price in relation to an AFNR business sales and marketing plans.

Conducting a Needs Assessment

Task Number 64

Analyze customer feedback obtained through measurement tools.

Definition

Analysis should include

- deciding the purpose of the survey
- gathering information from customers in an unbiased manner about a product or service
- gathering demographic information
- incorporating open-ended questions to allow customers to elaborate on responses
- using the information to enhance your business.

Process/Skill Questions

- What is the importance of a customer survey?
- What information should be included in a customer survey?
- How can customer trends be identified in survey results?
- What does demographic information have to do with customer choices?
- How might the data be used to alter or enhance a business?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.05.02. Assess and apply sales principles and skills to accomplish AFNR business objectives.

Task Number 65

Analyze the competition among agricultural businesses.

Definition

Analysis should include

- defining *competition*
- identifying the competition
- researching local agricultural businesses
- talking to professionals in businesses to get a first-hand look at competition
- comparing types of competition.

Process/Skill Questions

- Why is it important to perform an analysis of the competition?
 - What should the analysis of the competition include?
 - What is the competition's business size compared to the current business?
 - How can competition benefit the business?
 - Why might competition be willing to help the business start up?
-

Planning the Agribusiness

Task Number 66

Explain entrepreneurship and its role in the agricultural industry.

Definition

Explanation should include

- definition of *entrepreneurship*
- characteristics of entrepreneurs
- skills needed to be a successful entrepreneur
- different types of services provided by entrepreneurs.

Process/Skill Questions

- What are some examples of entrepreneurship in the agricultural industry?
- What are some advantages and disadvantages of becoming an entrepreneur?
- What services might an entrepreneur provide?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.04.01. Analyze characteristics and planning requirements associated with developing business plans for different types of AFNR businesses.

Task Number 67

Identify business ownerships.

Definition

Identification should include a description of the types of business ownerships (e.g., sole proprietorship, partnership, limited liability company, corporation, cooperative).

Process/Skill Questions

- What are some challenges faced by sole proprietorship?
- What are the differences between investor corporations and cooperative corporations?
- Why might a business owner choose a partnership over an LLC?
- How is a cooperative set up and organized?
- How might the business plan vary among the different types of ownership?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.04.01. Analyze characteristics and planning requirements associated with developing business plans for different types of AFNR businesses.

Task Number 68

Select a product or service for an agribusiness.

Definition

Selection should involve examining alternatives such as

- choosing an existing product or service
- modifying an existing product or service
- developing a new product or service, including constructing a prototype if necessary.

Criteria for selection should include

- factors of production (e.g., natural resources, human resources, capital resources)
- cost of product or service (e.g., to business, to customer)
- availability of production factors
- product or service requirements (e.g., for delivery to business, for modification/manufacture)
- human resources requirements (e.g., to sell/deliver product service)
- space requirements (e.g., for display, for inventory storage)
- determination of whether product or service matches established or anticipated customer need
- equipment and technology needs (e.g., for demonstration, promotion, display).

Process/Skill Questions

- What factors should be considered in the selection of a product or service?
- Why are human resource needs important when selecting a product for agribusiness?
- How do you determine if you should choose a new or modified product?
- What should the organizational chart look like?

- How do you determine who will be your suppliers?

Task Number 69

Research resources, mentors, and professional advisors as aids in agribusiness development.

Definition

Research may include but is not limited to

- chamber of commerce
- libraries
- trade magazines or journals
- Internet
- U.S. Small Business Administration
- other agencies (e.g., SCORE, Virginia Department of Business Assistance and Virginia's regional technology councils).

Mentors and professional advisers may include

- entrepreneurs
- Small Business Administration representatives
- bank representatives
- trade association representatives
- Small business development centers.

Process/Skill Questions

- Who might serve as mentors to your new agribusiness?
- What governmental agencies are available to help mentor a new agribusiness?

Task Number 70

Develop a business plan.

Definition

Development should include

- history and background of idea
- goals and objectives for the company
- demographics for potential clients
- products or services offered
- form of ownership
- management and staffing
- marketing

- current and projected financial statements.

Process/Skill Questions

- Why should an agribusiness have a business plan?
- Why is it important to include the objectives of the business in the business plan?
- How important is the marketing component in a business plan?
- How does the business determine the profit goals?
- Where does the best research for competitors come from?
- Which financial statements are required for a business plan?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.04.01. Analyze characteristics and planning requirements associated with developing business plans for different types of AFNR businesses.

Applying Management Skills

Task Number 71

Identify management roles.

Definition

Identification should include roles that deal with

- interpersonal relationships within the workplace
- information related to business
- decision-making matters.

Process/Skill Questions

- What skills are necessary for management roles?
 - What are some challenges that managers must face in agricultural businesses?
 - How can a manager be an effective leader for other employees?
 - What are some organization tasks for a manager?
 - How does a manager function as a controller for the business?
 - How does a manager function as a planner for a business?
-

Task Number 72

Identify employee incentives and fringe benefits.

Definition

Identification should include benefits and incentives such as 401(k) and other savings plans, parking, hospitalization, child care, elder care, paid vacation, paid sick days, job sharing, flex time, and profit sharing.

Process/Skill Questions

- What are some examples of employee incentives?
- What is a fringe benefit?
- How does allowing employee choice for benefits affect a business?
- What benefits might be offered that do not affect employee pay?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.01.04. Evaluate, develop, and implement procedures used to recruit, train, and retain productive human resources for AFNR businesses.

Task Number 73

Identify time management techniques.

Definition

Identification should include

- generating a list of tasks to be accomplished
- determining priorities
- establishing timelines
- delegating responsibility for task completion
- following up to check on status/progress of tasks
- assisting team members with resource needs
- anticipating/handling obstacles to productivity
- producing and evaluating tasks.

Process/Skill Questions

- Why is it important to determine priorities within a business?
- Why should a business establish a timeline for completing tasks?
- Why is it important to be able to delegate responsibilities?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.01.03. Devise and apply management skills to organize and run an AFNR business in an efficient, legal, and ethical manner.

Task Number 74

Simulate the maintenance of a business checking account.

Definition

Maintenance should include a demonstration/simulation of keeping check registers or stubs up-to-date and balancing an account against a monthly statement. It should also include identification of the main tools and concepts related to a checking account, such as

- signature card
- deposit
- endorsement
- check stub
- check register
- check writing
- stop payment
- overdraft
- postdating
- check processing
- bank statement
- service charges.

Process/Skill Questions

- What is the importance of a signature card?
 - Why do banks have service charges?
 - What are some examples of service charges?
 - How do you enter a deposit in a check register?
 - How do you enter a withdrawal in a check register?
 - How do you enter an ATM (automated teller machine) transaction in an account register?
 - What are some fees commonly associated with business checking accounts?
-

Task Number 75

Make business presentation.

Definition

- Making presentation should include the use of written and oral communication skills to clearly provide content.
- Presenters should wear attire appropriate for the audience and subject and use effective mannerisms (i.e., elocution, posture, gestures).
- Presentations often incorporate electronic visuals; therefore, students should be adept at developing electronic slide shows and operating all equipment required for the presentation.

Process/Skill Questions

- What preparation should be completed before making a business presentation?
- What are some possible agribusiness presentation topics?
- How can an audience effectively be engaged during a presentation?
- What kinds of audio-visual aids are beneficial to use during a presentation?

Task Number 76

Describe the hiring process.

Definition

Hiring should include advertising for, screening, interviewing, and selecting employees, according to company policies and human resource regulations. In addition, the process may involve presenting information about the company to prospective employees.

Process/Skill Questions

- What are the purposes of screening?
- What are some effective screening techniques prior to and during the interview?
- What types of questions are illegal in an interview? Why?
- Why might a manager select one candidate over another?
- What are the advantages and disadvantages of the one-to-one interview? The group interview? The telephone interview?
- Why are multiple interviews sometimes necessary?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.01.04. Evaluate, develop, and implement procedures used to recruit, train, and retain productive human resources for AFNR businesses.

Task Number 77

Develop an employee training plan.

Definition

Training should include

- identifying training methods
- outlining what is taught to employees
- analyzing a training program
- consulting with community business leaders about ways they train new employees
- promoting "lifelong" training
- explaining to employees the importance of training.

Process/Skill Questions

- What should be included in a training program manual for new employees?
- Who in the community might be included in training new employees?
- What determines the type of training an employee requires?
- How is it determined whether there should be a re-training option for an employee?
- How much time should be devoted to training a new employee?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.01.04. Evaluate, develop, and implement procedures used to recruit, train, and retain productive human resources for AFNR businesses.

Task Number 78

Describe the employee evaluation process.

Definition

Evaluation should include the following:

- Communicating measurable expectations as stated in the job description
- Implementing periodic reviews
- Counseling employee on his or her progress toward goals
- Documenting employee progress

Process/Skill Questions

- What is the purpose of employee evaluation?
- What types of employee evaluation instruments are available?
- How can evaluation instruments be used for motivation?
- How often should employees be formally evaluated?
- What are some techniques for offering constructive criticism to employees?
- Why is documentation important in employee evaluation?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.01.04. Evaluate, develop, and implement procedures used to recruit, train, and retain productive human resources for AFNR businesses.

Task Number 79

Examine legal issues and labor laws relative to agricultural business.

Definition

Examination should include

- harassment
- drug testing
- discrimination
- Fair Labor Standards Act (e.g., minimum wage law)
- tax exemption for minimum wage earners
- lower youth minimum wage
- child labor laws
- overtime pay
- indirect employment.

Process/Skill Questions

- What are some labor laws that apply to agriculture at the farm level?
- Are agricultural enterprises exempt from minimum wage laws? Why, or why not?
- Are agricultural enterprises exempt from overtime laws? Why, or why not?
- If an agricultural producer contracts with a farm labor contractor, does that shift responsibilities from the agricultural producer onto the contractor? Explain.
- Are there any restrictions on young people working in agricultural positions? Explain.
- Are there circumstances wherein young people working in agricultural positions might be paid less, legally, than adults working there? Explain.

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.01.04. Evaluate, develop, and implement procedures used to recruit, train, and retain productive human resources for AFNR businesses.

Task Number 80

Describe the process for terminating employees.

Definition

Description should include

- following related company policy
- citing reasons to the employee for his or her termination
- having complete documentation of employee's evaluations and conferences
- having financial matters settled
- including a supervisor or an observer to attend the private meeting.

Process/Skill Questions

- Why is it important to know the legal ways to release an employee?
- What individuals can be brought in to discuss the release of an employee?
- Why are evaluations and documentation important when releasing an employee?

Planning Production of the Product(s) or Service(s)

Task Number 81

Develop a timeline for starting a business.

Definition

Timeline should include, but is not limited to

- legal procedures (filing papers of incorporation, partnership)
- location of office or manufacturing space
- expectations for research and development
- product development
- necessary licenses and permits
- purchase or lease of equipment
- hiring of personnel
- purchase of materials
- start date for marketing activities
- opening date for business.

Process/Skill Questions

- What is a contingency plan?
- Why is a timeline an important tool for businesses?
- What government agencies provide resources for product development and for starting a business?

**The National Council for Agricultural Education: Agriculture, Food and Natural Resources
Content Standards**

ABS.04.02. Develop production and operational plans for an AFNR business.

Task Number 82

Develop quality control procedures.

Definition

Development of quality-control procedures should include inspection, testing, assurance functions, and quality performance of employees.

Process/Skill Questions

- What is meant by quality control?
- Why is quality control important?
- What are some possible mistakes that could occur in the production of a product?

**The National Council for Agricultural Education: Agriculture, Food and Natural Resources
Content Standards**

ABS.04.02. Develop production and operational plans for an AFNR business.

Marketing Agricultural Products or Services

Task Number 83

Describe types of advertising media used by agricultural businesses.

Definition

Description should include

- radio
- television
- newspaper

- magazines and catalogs
- signs and billboards
- Internet and social media
- direct mailings.

Process/Skill Questions

- What are the objectives of advertising media? [to inform, to persuade, to remind]
- What are test plots? How do they help promote agricultural products?
- What social media avenues have proven to be effective for agribusiness advertising?
- How does agribusiness advertising differ from advertising in other industries?
- How has the Internet, and social media in particular, changed advertising?
- What determines which form of advertising will be most beneficial for a business?

Task Number 84

Develop a marketing plan.

Definition

Development should include

- introduction
- situational analysis
- business proposition
- action plan
- financial situation
- evaluation.

Process/Skill Questions

- What are some factors that would determine how long a marketing plan should be used?
- What are some benefits of developing a marketing plan?
- When should a marketing plan be developed for an agricultural business?
- What does *return on investment* mean?
- How can you evaluate when activities affect your revenue?
- When should you analyze your marketing plan?
- Which financial statements should be included?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.05.01. Analyze the role of markets, trade, competition, and price in relation to an AFNR business sales and marketing plans.

Task Number 85

Evaluate the marketing process based on the marketing plan.

Definition

Evaluation should include

- situation analysis
- marketing strategy
- marketing mix decisions
- implementation and control.

Process/Skill Questions

- Why is it important to include the past, present, and future aspects of the business?
- What are the four P's of the marketing mix?
- What marketing techniques are available?
- What outcomes from a SWOT could assist a business with making decisions on marketing?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.05.01. Analyze the role of markets, trade, competition, and price in relation to an AFNR business sales and marketing plans.

Task Number 86

Describe terms associated with futures markets.

Definition

Description should include

- defining *futures market*
- identifying terms associated with futures markets (e.g., hedging, speculation, spot contracts).

Process/Skill Questions

- What are some factors that impact the futures market?
- Why is it important to make market projections?
- What is the difference between hedging and speculating?
- How are spot contracts used?
- How does understanding the history of the futures market help in hedging and speculation?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.05.01. Analyze the role of markets, trade, competition, and price in relation to an AFNR business sales and marketing plans.

Using Business Laws in Agricultural Business

Task Number 87

Describe laws concerning agribusiness.

Definition

Description should include, but is not limited to, an explanation of the following laws:

- Federal Clean Water Act
- Federal Insecticide, Fungicide, and Rodenticide Act
- Federal Endangered Species Act

Process/Skill Questions

- What is the history of the U.S. Farm Bill?
- How do the federal laws affect agribusinesses?
- What agricultural agencies monitor bills and laws affecting American farmers?
- What impact does the Federal Clean Water Act have on farmers?
- What impact did the FIFRA have on the pesticide applicators?
- What impact did the FESA have on hunting regulations?
- What are some possible consequences of not following these laws?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.02.01. Apply fundamental accounting principles, systems, tools, and applicable laws and regulations to record, track, and audit AFNR business transactions (e.g., accounts, debits, credits, assets, liabilities, equity, etc.).

Task Number 88

Explain the legal responsibilities of the business to employees and business associates.

Definition

Explanation should include, but is not limited to

- business' code of ethics
- social responsibility
- good and safe products at a reasonable price
- equal treatment of employees
- fair pay
- environmental policies
- government regulations and laws.

Process/Skill Questions

- What is a conflict of interest?
- What are some services the government provides for businesses?
- Why is it important that the business has a written code of ethics?
- How might an employee handbook benefit an employer?
- What role does the department of Labor take in agricultural employment?
- How is a reasonable price determined?
- What local government regulations and laws apply to agribusiness in your locality?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.02.01. Apply fundamental accounting principles, systems, tools, and applicable laws and regulations to record, track, and audit AFNR business transactions (e.g., accounts, debits, credits, assets, liabilities, equity, etc.).

Evaluating the Agricultural Business

Task Number 89

Evaluate selected aspects of the business.

Definition

Evaluation should include

- planning
- research
- resources
- goals
- financing
- management
- staffing
- production
- distribution
- pricing
- marketing
- promotion
- selling.

Process/Skill Questions

- How can a business measure success?
- Why should a business periodically self-evaluate?
- How can the business plan be used in business introspection?
- What steps can be taken if an area of the business falls short of expectations?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.02.01. Apply fundamental accounting principles, systems, tools, and applicable laws and regulations to record, track, and audit AFNR business transactions (e.g., accounts, debits, credits, assets, liabilities, equity, etc.).

ABS.04.01. Analyze characteristics and planning requirements associated with developing business plans for different types of AFNR businesses.

ABS.04.02. Develop production and operational plans for an AFNR business.

Task Number 90

Analyze sales and production records.

Definition

Analysis should compare sales and production records, indicating whether enough products and services are available for sale.

Process/Skill Questions

- Why is it necessary for a business to analyze its records?
- What should a business analysis include?
- What problems may arise if there are too many products and services available?
- What problems may arise if there are not enough products and services available?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.02.02. Assemble, interpret, and analyze financial information and reports to monitor AFNR business performance and support decision-making (e.g., income statements, balance sheets, cash-flow analysis, inventory reports, break-even analysis, return on investment, taxes, etc.).

Task Number 91

Analyze inventory records.

Definition

Analysis should include

- conducting inventory
- comparing the current inventory to the inventory records on file
- summarizing the trends
- summarizing the inventory turnover
- determining the efficient level of inventory for the agribusiness.

Process/Skill Questions

- Why is it necessary for a business to analyze its inventory records?
- What should an inventory analysis include?
- How can inventory be used as collateral for loans?
- What are problems related to excess inventory at the end of the fiscal year?
- What is *just-in-time* inventory control?
- What specific tools or formulas are available to evaluate the health of the business?
- How is the efficient level of inventory determined?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.02.02. Assemble, interpret, and analyze financial information and reports to monitor AFNR business performance and support decision-making (e.g., income statements, balance sheets, cash-flow analysis, inventory reports, break-even analysis, return on investment, taxes, etc.).

Task Number 92

Evaluate a profit-distribution plan.

Definition

Evaluation should

- be based on business structure
- determine how profits should be allocated (e.g., savings, investments in the business, improvement/expansion).

Process/Skill Questions

- How should the profit of the business be allocated?
- How does business structure influence profit allocation?
- What are common needs of a business that might be met by profit allocation?
- What options are available for profit allocation?
- Who determines profit allocation?
- How often should profit allocation occur?
- What is a profit distribution plan?

The National Council for Agricultural Education: Agriculture, Food and Natural Resources Content Standards

ABS.02.02. Assemble, interpret, and analyze financial information and reports to monitor AFNR business performance and support decision-making (e.g., income statements, balance sheets, cash-flow analysis, inventory reports, break-even analysis, return on investment, taxes, etc.).

SOL Correlation by Task

39	Identify the role of supervised agricultural experiences (SAEs) in agricultural education.	English: 12.3, 12.5
40	Participate in an SAE.	English: 12.5, 12.8
41	Identify benefits and responsibilities of FFA membership.	English: 12.5, 12.6, 12.7, 12.8
42	Describe leadership characteristics and opportunities as they relate to agriculture and FFA.	English: 12.5 History and Social Science: VUS.8, VUS.9, VUS.10, VUS.11, WHIL.8, WHIL.10, WHIL.11
43	Apply for an FFA degree and/or an agricultural proficiency award.	English: 12.5
44	Identify the benefits of community involvement and networking with local, state, and national agencies.	History and Social Science: GOVT.1, GOVT.3
45	Develop partnerships with other organizations.	History and Social Science: GOVT.1

46	Demonstrate techniques to motivate, coach, counsel, and reward individuals and teams.	English: 12.1, 12.6, 12.7
47	Compile a résumé.	English: 12.6, 12.7
48	Maintain a portfolio.	English: 12.6, 12.7
49	Apply for a promotion.	English: 12.6, 12.7
50	Compose a letter of resignation.	English: 12.6, 12.7
51	Explain the benefits of Work-based Learning (WBL).	
52	Compare sources (e.g., banks, credit cards, farm credit) of consumer credit.	English: 12.5
53	Complete a sample credit application.	English: 12.6, 12.7
54	Evaluate the impact of a credit report.	
55	Evaluate various types of insurance coverage.	English: 12.5
56	Maintain accurate records.	
57	Make financial decisions based on accounting records.	English: 12.5 History and Social Science: GOVT.1 Mathematics: A.4, A.9
58	Analyze financial records.	History and Social Science: GOVT.1 Mathematics: A.9
59	Complete a rent/lease agreement.	
60	Present an analysis of data collected with leading technology.	English: 12.1, 12.5, 12.6, 12.7 History and Social Science: GOVT.1 Mathematics: A.9, AII.7, AII.9
61	Investigate technological trends in agricultural business and marketing.	Mathematics: A.9, AII.7, AII.9
62	Describe the benefits and problems of global trade.	English: 12.3, 12.5 History and Social Science: WG.17
63	Describe the changing nature of the population, labor force, and social issues that affect businesses.	English: 12.5, 12.8 History and Social Science: WG.14, WG.15
64	Analyze customer feedback obtained through measurement tools.	English: 12.5, 12.8
65	Analyze the competition among agricultural businesses.	English: 12.5, 12.8
66	Explain entrepreneurship and its role in the agricultural industry.	English: 12.3, 12.5 History and Social Science: GOVT.15
67	Identify business ownerships.	History and Social Science: GOVT.15
68	Select a product or service for an agribusiness.	English: 12.5
69	Research resources, mentors, and professional advisors as aids in agribusiness development.	English: 12.5, 12.8 History and Social Science: GOVT.1
70	Develop a business plan.	English: 12.5, 12.6, 12.7, 12.8

		History and Social Science: GOVT.1
71	Identify management roles.	
72	Identify employee incentives and fringe benefits.	
73	Identify time management techniques.	
74	Simulate the maintenance of a business checking account.	
75	Make business presentation.	English: 12.1, 12.5 History and Social Science: GOVT.1
76	Describe the hiring process.	English: 12.1, 12.5
77	Develop an employee training plan.	
78	Describe the employee evaluation process.	English: 12.1, 12.5, 12.6, 12.7
79	Examine legal issues and labor laws relative to agricultural business.	English: 12.5 History and Social Science: GOVT.16
80	Describe the process for terminating employees.	English: 12.5
81	Develop a timeline for starting a business.	
82	Develop quality control procedures.	
83	Describe types of advertising media used by agricultural businesses.	English: 12.2, 12.5
84	Develop a marketing plan.	English: 12.5, 12.6, 12.7
85	Evaluate the marketing process based on the marketing plan.	
86	Describe terms associated with futures markets.	English: 12.3, 12.5
87	Describe laws concerning agribusiness.	English: 12.5, 12.8 History and Social Science: GOVT.15
88	Explain the legal responsibilities of the business to employees and business associates.	English: 12.1, 12.5 History and Social Science: GOVT.16
89	Evaluate selected aspects of the business.	
90	Analyze sales and production records.	Mathematics: A.4, A.7, AII.7, AII.9
91	Analyze inventory records.	Mathematics: A.4, A.7
92	Evaluate a profit-distribution plan.	English: 12.5

FFA Information

The National FFA is an organization dedicated to preparing members for leadership and careers in the science, business, and technology of agriculture. Local, state, and national activities and award programs provide opportunities to apply knowledge and skills acquired through agriculture education.

For additional information about the student organization, see the [National FFA website](#) and the [Virginia FFA Association website](#).

The following leadership development events are available for this course:

- [Agricultural Issues](#)

- [Employment Skills](#)
- [Extemporaneous Public Speaking](#)
- [Parliamentary Procedure](#)
- [Prepared Public Speaking](#)

The following career development events are available for this course:

- [Agricultural Communications](#)
- [Agricultural Sales](#)
- [Agronomy](#)
- [Dairy Cattle Evaluation and Management](#)
- [Farm and Agribusiness Management](#)
- [Floriculture](#)
- [Food Science and Technology](#)
- [Forestry](#)
- [Horse Evaluation](#)
- [Marketing Plan](#)
- [Meats Evaluation and Technology](#)
- [Nursery/Landscape](#)
- [Poultry Evaluation](#)
- [Veterinary Science](#)

Entrepreneurship Infusion Units

Entrepreneurship Infusion Units may be used to help students achieve additional, focused competencies and enhance the validated tasks/competencies related to identifying and starting a new business venture. Because the unit is a complement to certain designated courses and is not mandatory, all tasks/competencies are marked “optional.”

Appendix: Credentials, Course Sequences, and Career Cluster Information

Industry Credentials: Only apply to 36-week courses

- College and Work Readiness Assessment (CWRA+)
- Customer Service Examination
- Customer Service Specialist (CSS) Examination
- Microsoft 365 Fundamentals Examination
- Microsoft Certified Azure Fundamentals Examination
- Microsoft Dynamics 365 Fundamentals Examination
- Microsoft Office Specialist (MOS) Examinations
- National Career Readiness Certificate Assessment
- Professional Communications Certification Examination
- Workplace Readiness Skills for the Commonwealth Examination

Concentration sequences: *A combination of this course and those below, equivalent to two 36-week courses, is a concentration sequence. Students wishing to complete a specialization may take additional courses based on their career pathways. A program completer is a student who has met the requirements for a CTE concentration sequence and all other requirements for high school graduation or an approved alternative education program.*

- Agricultural Business Fundamentals I (8022/36 weeks)
- Agricultural Business Operations II (8024/36 weeks)
- Agricultural Fabrication and Emerging Technologies (8019/36 weeks)
- Agricultural Power Systems (8018/36 weeks)
- Agricultural Power Systems, Advanced (8020/36 weeks)
- Agricultural Production Technology (8010/36 weeks)
- Agricultural Structural Systems (8017/36 weeks)
- Community Forestry and Tree Management (8048/36 weeks)
- Ecology and Environmental Management (8046/36 weeks)
- Equine Science (8080/36 weeks)
- Equine Science, Advanced (8094/36 weeks)
- Fisheries and Wildlife Management (8041/36 weeks)
- Floral Design I (8055/36 weeks)
- Floral Design II (8056/36 weeks)
- Floriculture (8038/36 weeks)
- Forestry Management (8042/36 weeks)
- Forestry Management, Advanced (8044/36 weeks)
- Greenhouse Plant Production and Management (8035/36 weeks)
- Horticulture Sciences (8034/36 weeks)
- Introduction to Animal Systems (8008/36 weeks)
- Introduction to Natural Resources and Ecology Systems (8040/36 weeks)
- Introduction to Plant Systems (8007/36 weeks)
- Introduction to Power, Structural, and Technical Systems (8016/36 weeks)
- Landscaping I (8036/36 weeks)
- Landscaping II (8039/36 weeks)
- Livestock Production Management (8012/36 weeks)
- Operating the Farm Business (8014/36 weeks)
- Outdoor Recreation, Parks, and Tourism Systems Management (8043/36 weeks)
- Small Animal Care I (8083/36 weeks)
- Small Animal Care II (8084/36 weeks)
- Small Engine Repair (8082/36 weeks)

- Turfgrass Management (8051/36 weeks)
- Turfgrass Management, Advanced (8054/36 weeks)
- Veterinary Science I (8088/36 weeks, 140 hours)
- Veterinary Science II (8089/36 weeks, 140 hours)

Career Cluster: Agriculture, Food and Natural Resources	
Pathway	Occupations
Agribusiness Systems	Agricultural Commodity Broker Agricultural Economist Agricultural Loan Officer Agricultural Products Sales Representative Farm Products Purchasing Agent and Buyer Farm, Ranch Manager Farmer/Rancher Feed, Farm Supply Store Sales Manager Sales Manager
Animal Systems	Agricultural Products Sales Representative Aquacultural Manager Poultry Manager
Environmental Service Systems	Agricultural Products Sales Representative Secondary School Teacher
Natural Resources Systems	Fish and Game Officer Forest Manager, Forester Park Manager
Plant Systems	Agricultural Products Sales Representative Certified Crop Advisor Crop Grower Custom Harvester Farm, Ranch Manager Farmer/Rancher Floral Designer Floral Shop Manager Golf Course Superintendent Nursery and Greenhouse Manager Secondary School Teacher Turf Farmer
Power, Structural, and Technical Systems	Agricultural Equipment Parts Manager Agricultural Equipment Parts Salesperson

Career Cluster: Finance	
Pathway	Occupations
Accounting	Accountant Accounting Clerk Controller Cost Analyst Management Accountant Merger and Acquisitions Manager Personal Financial Advisor Revenue Agent

Career Cluster: Finance	
Pathway	Occupations
	Tax Accountant
Banking Services	Account Executive Accountant Bill and Account Collector Branch Manager Compliance Officer Credit Analyst Debt Counselor Financial Manager Loan Officer Personal Financial Advisor
Business Finance	Accountant Accounting Clerk Auditor Bill and Account Collector Cash Manager Controller Cost Analyst Economist Financial Analyst Management Accountant Project Manager Revenue Agent Shipping and Receiving Clerk Tax Accountant Tax Preparer
Insurance	Customer Service Representative Insurance Appraiser Insurance Processing Clerk Insurance Sales Agent Risk and Insurance Manager Underwriter
Securities and Investments	Financial Analyst Fund Manager Meeting and Convention Planner Securities and Commodities Sales Agent Tax Preparer

Career Cluster: Marketing	
Pathway	Occupations
Marketing Communications	Advertising Account Executive Advertising and Promotions Manager International Merchandising Manager Marketing Communication Manager Marketing Manager Public Information Director Public Relations Manager Public Relations Specialist Sales Manager
Marketing Management	Advertising and Promotions Manager Brand Manager Chief Executive Officer

Career Cluster: Marketing	
Pathway	Occupations
	Entrepreneur Franchisee General Manager Marketing Communication Manager Marketing Manager Public Information Director Public Relations Manager Retail Manager Shipping and Receiving Clerk
Marketing Research	Brand Manager Market Research Analyst Product Planner
Merchandising	Account Executive Customer Service Representative Merchandise Buyer
Professional Sales	Account Executive Entrepreneur Human Resources Manager Investment Banker Manufacturer's Sales Representative Sales Manager Salesperson Wholesale and Manufacturing, Technical and Scientific Products Sales Representative