



# AP Business with Personal Finance

Advanced Placement<sup>®</sup> (AP<sup>®</sup>) Business with Personal Finance is a first-of-its-kind opportunity for high school students to build the workforce-ready and financial literacy skills needed for successful careers, teaching the sound financial practices essential for managing thriving businesses and leading successful lives.

## What Students Will Learn

In this standalone, yearlong course, students will explore fundamental principles of business, including:

- How businesses create value and operate
- How organizations compete in dynamic markets
- How leaders analyze situations and make decisions

The course also introduces students to the sound personal finance practices essential to making money and managing it, including:

- Earning income
- Spending and saving
- Investing
- Managing credit and risk

**Project-based learning** – with instructional resources that are student-centered, hands-on, and career-connected.

Real-world business and personal finance **scenarios, case studies, and projects** provide opportunities for career awareness and career exploration throughout the course.

## Course Development

All AP courses are developed with expert high school educators and college faculty. In addition, AP Business with Personal Finance and the other AP career courses are developed with industry experts and associations.

## AP Exam and Credential

The course will launch with the AP Exam for college credit in 2026-27 school year and will also offer students the opportunity to earn an employer-endorsed credential, signaling students' attainment of essential business and financial literacy workplace-ready skills valued by employers.

## CTE Business Pathway and Graduation Requirements for Personal Finance

AP Business with Personal Finance is an AP Career Kickstart course designed for the **CTE Business Pathway** and to meet graduation requirements for personal finance.

The personal finance course components align with the National Standards for Personal Financial Education (created by the Council for Economic Education and the Jump\$tart Coalition) to fulfill states' graduation requirements.

## About the Advanced Placement Program

The Advanced Placement Program brings relevant and engaging college-level work to high school students from all backgrounds, creating pathways to college and career. All AP courses are anchored in a framework of learning objectives, include free student and teacher resources, and culminate in an exam or project portfolio for college credit. Wherever students enter an AP classroom, they have access to the same high-quality course material and exam.