



A Correlation: Texas Standards and JA Financial Capability 2™

Session Descriptions	Student Objectives	Academic Standards	Work and Career Readiness Standards
Theme 1: Investing in Employees, Benefits, and Work Experience			
<p>Project 1: First Job—Benefits Packages</p> <p>Students learn about optional employee benefits and how those benefits can help them to achieve their personal and financial goals. They will also explore how different options benefit employees at different stages of life.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ● Describe employee benefit package options. ● Explain reasons an employee might choose different employee benefits at different stages of life. ● Explain how a benefits package helps employees meet their personal and financial goals. 	<p>CTE: §130.132(c)(4)(F): apply money-management and financial-planning techniques</p> <p>Financial Literacy: §113.49(c)(10)(A): explain how to evaluate the benefits and costs of employer-sponsored benefit plans, including health insurance, retirement plans, and flexible spending accounts §113.49(c)(11)(A): identify benefits of developing a personal financial plan that includes career goals, education, and skill development</p>	<ul style="list-style-type: none"> ● Demonstrates understanding of employee compensation and benefits ● Applies decision-making skills to select benefits aligned with personal and financial goals ● Analyzes how life stage affects financial planning and benefit choices ● Connects employment decisions to long-term financial well-being
<p>1.1 Considering Employees</p> <p>Students weigh the advantages, disadvantages, and costs of regular employees and contractors for a small business entrepreneur.</p>	<p>Students will:</p> <ul style="list-style-type: none"> ● Explain two advantages of hiring help in a small business. ● Compare and contrast the advantages and disadvantages of hiring an employee or a contractor. ● Explain four costs in addition to salary/hourly wage that comprise the full cost of employees. 	<p>CTE: §130.132(c)(2): The student describes the characteristics of business. The student is expected to: (C) identify the types of business (E) examine the organizational structure and functions of business</p> <p>Financial Literacy: §113.49(c)(3)(B): compare sources of income such as wages, salaries, and profits §113.49(c)(10)(A): evaluate the benefits and costs of employer-sponsored benefit</p>	<ul style="list-style-type: none"> ● Analyzes hiring options and cost implications in small business contexts ● Compares employee vs. contractor models in relation to business strategy ● Demonstrates financial reasoning when evaluating labor costs ● Applies human resource and budgeting

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		plans, including payroll expenses beyond wages	considerations to entrepreneurial decision-making
<p>1.2 Benefits are Important</p> <p>Students learn about mandatory and optional employee benefits offered by small businesses and explore both the advantages and disadvantages.</p>	<p>Students will:</p> <ul style="list-style-type: none"> List four legally required benefits provided by employers. List four optional benefits offered to employees. Describe two ways providing great benefits can help a company. Evaluate optional benefits for a small business scenario. 	<p>CTE:</p> <p>§130.132(c)(2): The student describes the characteristics of business. The student is expected to:</p> <p>(E) examine the organizational structure and functions of business</p> <p>Financial Literacy:</p> <p>§113.49(c)(10)(A): evaluate the benefits and costs of employer-sponsored benefit plans, including legally required and optional benefits</p> <p>§113.49(c)(10)(B): analyze how benefits can influence employment decisions and financial security</p>	<ul style="list-style-type: none"> Demonstrates understanding of employee rights and employer responsibilities Applies evaluative thinking to benefit selection in small business operations Analyzes the strategic role of benefits in attracting and retaining employees Connects employment policies to overall financial and organizational health
<p>1.3 The New Work Environment</p> <p>Students conduct research on low-cost and nontraditional employee benefits that small businesses offer to attract good workers. They explore new work environments and employee experiences.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Identify three low-cost or no-cost benefits provided by employers. Identify three nontraditional employee benefits. Describe the new work environment. Define and explain employee experience. 	<p>CTE:</p> <p>§130.132(c)(2): The student describes the characteristics of business. The student is expected to:</p> <p>(E) examine the organizational structure and functions of business</p> <p>Financial Literacy:</p> <p>§113.49(c)(10)(A): evaluate the benefits and costs of employer-sponsored benefit plans, including nontraditional and flexible options</p> <p>§113.49(c)(10)(B): analyze how businesses use benefits and working conditions to influence employee satisfaction and retention</p>	<ul style="list-style-type: none"> Demonstrates awareness of evolving workplace trends and employee expectations Applies creative thinking to identify cost-effective ways to support employee well-being Analyzes how culture and benefits shape employee experience and performance Connects employee experience to organizational reputation and productivity

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<p>1.4 Exploring Careers in Human Resources</p> <p>Students complete a brief activity related to career soft skills and then evaluate a sample career before conducting independent research on two other careers at a job website. Students use information they have gathered to complete a brief creative activity at the end of the session.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Locate and use information gathered from a career website. • Identify basic career information about two of the following three careers: human resources manager, compensation and benefits manager, or training and development specialist. • Reflect on personal interest and fit for the researched careers. 	<p>CTE:</p> <p>§130.132(c)(4): The student explores careers in business. The student is expected to:</p> <p>(A) identify personal interests and aptitudes</p> <p>(B) analyze career options and design a career plan</p> <p>(D) list the steps for seeking, obtaining, and maintaining a job</p> <p>(E) describe the importance of productive work habits and attitudes</p> <p>Financial Literacy:</p> <p>§113.49(c)(11)(A): identify benefits of developing a personal financial plan that includes career goals, education, and skill development</p>	<ul style="list-style-type: none"> • Uses research tools to explore human resources career pathways • Demonstrates self-awareness and reflection in evaluating career fit • Builds understanding of professional roles related to employee support and development • Communicates career findings effectively using digital and creative formats

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Theme 2: Investing in Your Business			
<p>Project 2: Managing Risk</p> <p>Students review insurance terms and evaluate the short-term and possible long-term impact of having or not having auto insurance. Students will create a diorama to demonstrate the concepts.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Identify the short-term financial impact of auto insurance. Compare factors that minimize and maximize the cost of insurance. Explain the potential financial impacts of not having adequate auto insurance. 	<p>CTE:</p> <p>§130.132(c)(7): The student identifies risks and insurance products. The student is expected to:</p> <p>(B) explain the relationship between risk and insurance</p> <p>(C) explain the use of insurance for business risk management</p> <p>(D) identify types of insurance products available to individuals and businesses</p> <p>(E) explain the role of insurance in financial planning</p> <p>Financial Literacy:</p> <p>§113.49(c)(9)(A): evaluate the role of insurance in financial planning</p> <p>§113.49(c)(9)(C): assess the costs and benefits of insurance for long-term planning</p>	<ul style="list-style-type: none"> Demonstrates understanding of financial protection through insurance Applies risk assessment skills to real-world personal finance scenarios Evaluates consequences of financial decisions related to risk management Communicates financial concepts creatively and effectively
<p>2.1 Planning for Future Business Investment Strategies</p> <p>Students explore the four main types of business structures and analyze the advantages and disadvantages of each. They will apply their learning by creating an original business scenario.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Identify the four main legal structures of businesses. Analyze the costs and benefits of each business structure. Match an entrepreneur’s profile to a specific business strategy. 	<p>CTE:</p> <p>§130.132(c)(2): The student describes the characteristics of business. The student is expected to:</p> <p>(C) identify the types of business</p> <p>(D) compare the different forms of ownership</p> <p>(E) examine the organizational structure and functions of business</p> <p>Financial Literacy:</p> <p>§113.49(c)(3)(A): differentiate between various sources of income and types of businesses</p> <p>§113.49(c)(6)(C): evaluate the impact of financial decisions</p>	<ul style="list-style-type: none"> Demonstrates strategic thinking in evaluating business models Applies critical reasoning to align business structure with financial goals and entrepreneur needs Analyzes legal and financial implications of business decisions Communicates business scenarios with clarity and supporting rationale

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<p>2.2 Growing Business Through Investments</p> <p>Students evaluate the options available when a small business begins to earn profits. Students will conduct research about reinvestments and which ones typically bring the most growth and return on the investment.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Explain the three choices a business has regarding profits. • Define reinvestment. • Describe two disadvantages and two advantages of growing a business through reinvestment. • Explain three ways a small business can be grown through reinvestment. 	<p>on short- and long-term goals</p> <p>CTE:</p> <p>§130.132(c)(6): The student understands the nature of business and analyzes cost and profit in a free enterprise system. The student is expected to:</p> <p>(C) analyze the relationship of sales and profit</p> <p>(D) analyze the roles of income and expenses in a business</p> <p>(E) analyze the role of budgets in business</p> <p>Financial Literacy:</p> <p>§113.49(c)(6)(A): evaluate the costs and benefits of various savings and investment strategies</p> <p>§113.49(c)(6)(C): evaluate the impact of financial decisions on short- and long-term goals</p>	<ul style="list-style-type: none"> • Applies financial decision-making skills to real-world business scenarios • Evaluates reinvestment options based on potential for growth and ROI • Demonstrates understanding of profit management in entrepreneurial contexts • Uses research and analysis to guide investment strategy for business expansion
<p>2.3 Expanding a Business</p> <p>Students learn about two types of business expansion: organic and inorganic. They conduct group research to learn more about specific examples of each type of growth and make recommendations based on their understanding.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Explain the difference between organic and inorganic business growth. • List two examples of organic and two examples of inorganic growth. • Describe the difference between a chain and a franchise. • Describe the advantages and disadvantages of merging with or acquiring another business. 	<p>CTE:</p> <p>§130.132(c)(2): The student describes the characteristics of business. The student is expected to:</p> <p>(C) identify the types of business</p> <p>(D) compare the different forms of ownership</p> <p>(E) examine the organizational structure and functions of business</p> <p>§130.132(c)(6): The student understands the nature of business and analyzes cost and profit in a free enterprise system. The student is expected to:</p> <p>(A) explain the concept of productivity</p> <p>(C) analyze the relationship of sales and profit</p>	<ul style="list-style-type: none"> • Analyzes and compares business growth strategies through collaboration and research • Applies decision-making to assess risks and rewards of expansion methods • Demonstrates understanding of entrepreneurship, ownership structures, and scalability • Communicates business recommendations based on real-world models and outcomes

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		Financial Literacy: §113.49(c)(6)(C): evaluate the impact of financial decisions on short- and long-term goals	
<p>2.4 Exploring Careers in Business Investment</p> <p>Students complete a brief activity related to career soft skills and then evaluate a sample career before conducting independent research on two other careers at a job website. Students use information they have gathered to complete a brief creative activity at the end of the session.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Locate and use information gathered from a career website. • Identify basic career information about two of the following three careers: management analyst, business growth (or development or innovation) strategist, or business attorney/lawyer. • Reflect on personal interest and fit for the researched careers. 	<p>CTE:</p> <p>§130.132(c)(4): The student explores careers in business. The student is expected to:</p> <p>(A) identify personal interests and aptitudes</p> <p>(B) analyze career options and design a career plan</p> <p>(D) list the steps for seeking, obtaining, and maintaining a job</p> <p>(E) describe the importance of productive work habits and attitudes</p> <p>Financial Literacy:</p> <p>§113.49(c)(11)(A): identify benefits of developing a personal financial plan that includes career goals, education, and skill development</p>	<ul style="list-style-type: none"> • Demonstrates digital research and analytical skills in exploring business-focused careers • Connects academic learning to high-growth, strategic business career pathways • Reflects on alignment between personal strengths and future opportunities • Communicates career findings creatively and persuasively
Theme 3: Financial Ethics, Legal and Social Responsibility			
<p>Project 3: Protecting Your Finances</p> <p>Students explore ways to mitigate the risks involved in today's cyber world. They consider various categories of online financial identity theft, fraud, and risky behaviors that can lead to financial and personal ruin.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Research and analyze a cyber-threat case study. • Create a learning aid that describes a cyber threat to personal finances. • Determine strategies to protect financial health online. 	<p>CTE:</p> <p>§130.132(c)(7): The student identifies risks and insurance products. The student is expected to:</p> <p>(E) explain the role of insurance in financial planning</p> <p>Financial Literacy:</p> <p>§113.49(c)(9)(D): identify strategies for protecting financial information, including online security precautions</p> <p>§113.49(c)(9)(E): analyze the consequences of identity theft and methods for resolving issues</p>	<ul style="list-style-type: none"> • Demonstrates digital literacy and responsible online behavior • Applies critical thinking to evaluate and communicate financial cybersecurity threats • Identifies real-world strategies to protect financial and personal data • Creates effective educational tools to raise awareness of financial risks

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<p>3.1 Introduction to Business Ethics</p> <p>Students examine business ethics, looking specifically at corporate social responsibility and two key philosophical approaches to it. Students will also learn about contemporary expectations of business responsibilities.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Explain the definition and purpose of business ethics. • Describe corporate social responsibility and two different philosophical approaches to it. • Identify the triple bottom line and explain its role in modern business. • Describe the purpose and contents of a code of ethics. 	<p>CTE:</p> <p>§130.132(c)(2): The student describes the characteristics of business. The student is expected to:</p> <p>(E) examine the organizational structure and functions of business</p> <p>Financial Literacy:</p> <p>§113.49(c)(1)(C): evaluate the responsibility of individuals and businesses to behave ethically</p> <p>§113.49(c)(10)(C): analyze how ethical behavior in the workplace affects financial success</p>	<ul style="list-style-type: none"> • Demonstrates understanding of ethical frameworks and their application to real-world business practices • Analyzes how ethics and social responsibility influence public perception and profitability • Reflects on the role of values in shaping professional behavior • Communicates complex ethical ideas clearly through modern business concepts like the triple bottom line
<p>3.2 Compliance</p> <p>Students explore the relationship between ethics and compliance, identify what compliance is, and identify how it affects businesses. Students consult some of the major employment and labor laws to apply them to a business scenario.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Describe the relationship between ethics and compliance. • Identify four major areas of compliance that affect almost all businesses. • Identify three benefits of compliance and three consequences of noncompliance. • Apply key employment and labor laws to a business scenario. 	<p>CTE:</p> <p>§130.132(c)(2): The student describes the characteristics of business. The student is expected to:</p> <p>(E) examine the organizational structure and functions of business</p> <p>Financial Literacy:</p> <p>§113.49(c)(1)(C): evaluate the responsibility of individuals and businesses to behave ethically</p> <p>§113.49(c)(10)(C): analyze how ethical behavior in the workplace affects financial success</p>	<ul style="list-style-type: none"> • Demonstrates understanding of the legal and ethical responsibilities of businesses • Analyzes the real-world implications of compliance on operations, reputation, and finance • Applies employment and labor laws to solve workplace scenarios • Connects ethical decision-making with legal accountability and long-term business sustainability

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<p>3.3 Contracts and Arbitration</p> <p>Students recognize a small business’s legal vulnerability. Contracts and arbitration offer some protection from those risks.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Define a contract and the six elements needed to make it legally binding. Explain arbitration and its advantages over regular litigation. 	<p>CTE:</p> <p>§130.132(c)(2): The student describes the characteristics of business. The student is expected to:</p> <p>(E) examine the organizational structure and functions of business</p> <p>Financial Literacy:</p> <p>§113.49(c)(10)(C): analyze how ethical behavior in the workplace affects financial success</p> <p>§113.49(c)(9)(E): analyze the consequences of legal and financial issues, including contract disputes</p>	<ul style="list-style-type: none"> Demonstrates understanding of legal protections and risks in small business operations Applies foundational knowledge of contracts to identify and avoid legal vulnerabilities Evaluates alternative dispute resolution methods and their strategic benefits Builds awareness of professional practices that support ethical and compliant business activity
<p>3.4 Exploring Careers in Ethics</p> <p>Students complete a brief activity related to career soft skills and then evaluate a sample career before conducting independent research on two other careers at a job website. Students use information they have gathered to complete a brief creative activity at the end of the session.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Locate and use information gathered from a career website. Identify basic career information about two of the following three careers: occupational health and safety specialist, information security analyst, or building inspector. Reflect on personal interest and fit for the researched careers. 	<p>CTE:</p> <p>§130.132(c)(4): The student explores careers in business. The student is expected to:</p> <p>(A) identify personal interests and aptitudes</p> <p>(B) analyze career options and design a career plan</p> <p>(D) list the steps for seeking, obtaining, and maintaining a job</p> <p>(E) describe the importance of productive work habits and attitudes</p> <p>Financial Literacy:</p> <p>§113.49(c)(11)(A): identify benefits of developing a personal financial plan that includes career goals, education, and skill development</p>	<ul style="list-style-type: none"> Applies digital research and critical thinking to explore ethics-related careers Demonstrates reflection and self-assessment in career planning Builds understanding of workplace roles that uphold compliance, safety, and ethical standards Communicates career insights effectively using both analytical and creative formats

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Theme 4: International Business Challenges and Opportunities			
<p>Project 4: My Personal Plan</p> <p>Students take a look back at the financial capabilities they have gained and the projects they have completed to develop a vision and strategic plan for the future.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Explain what financial success and independence means. Evaluate and summarize their learning about various aspects of personal financial capability. Create a visual metaphor to depict their financial capability and their plans for financial success and independence in the future. 	<p>CTE:</p> <p>§130.132(c)(4): The student explores careers in business. The student is expected to:</p> <p>(F) apply money-management and financial-planning techniques</p> <p>Financial Literacy:</p> <p>§113.49(c)(6)(C): evaluate the impact of financial decisions on short- and long-term goals</p> <p>§113.49(c)(11)(A): identify benefits of developing a personal financial plan that includes career goals, education, and skill development</p>	<ul style="list-style-type: none"> Reflects on personal growth in financial literacy and decision-making Synthesizes learning across topics to form a long-term financial vision Demonstrates planning, goal-setting, and self-awareness skills Communicates financial identity and future goals creatively and meaningfully
<p>4.1 Going Global: Selling Internationally</p> <p>Students explore the challenges and benefits of selling products and services internationally.</p>	<p>Students will</p> <ul style="list-style-type: none"> Compare the benefits and challenges of selling a product internationally. Identify three ways to get into international sales. 	<p>CTE:</p> <p>§130.132(c)(2): The student describes the characteristics of business. The student is expected to:</p> <p>(E) examine the organizational structure and functions of business</p> <p>§130.132(c)(6): The student understands the nature of business and analyzes cost and profit in a free enterprise system. The student is expected to:</p> <p>(C) analyze the relationship of sales and profit</p> <p>Financial Literacy:</p> <p>§113.49(c)(6)(C): evaluate the impact of financial decisions on short- and long-term goals</p> <p>§113.49(c)(1)(B): analyze the economic rights and responsibilities of individuals as consumers and producers in a global economy</p>	<ul style="list-style-type: none"> Analyzes global market opportunities and challenges Demonstrates awareness of international business entry strategies Applies strategic thinking to assess global expansion risks and benefits Builds understanding of global commerce in relation to long-term business goals

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<p>4.2 Culture and International Business</p> <p>Students learn about cultural impacts on business. They study the common factors that lead to cultural misunderstandings and then imagine preparing for a business trip to another country.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Define culture and identify two visible and two invisible cultural elements. Explain two ways culture can impact international business. Explain five common factors that lead to misunderstandings between cultures. 	<p>CTE:</p> <p>§130.132(c)(2): The student describes the characteristics of business. The student is expected to:</p> <p>(E) examine the organizational structure and functions of business</p> <p>§130.132(c)(3): The student understands the importance of communication in business. The student is expected to:</p> <p>(A) model effective communication skills with individuals and groups</p> <p>(C) interpret business correspondence to respond appropriately</p> <p>Financial Literacy:</p> <p>§113.49(c)(1)(B): analyze the economic rights and responsibilities of individuals as consumers and producers in a global economy</p>	<ul style="list-style-type: none"> Demonstrates cultural awareness in professional contexts Identifies and evaluates factors that influence cross-cultural communication Applies interpersonal and communication skills in global business scenarios Builds empathy and adaptability for international collaboration
<p>4.3 Going Global Board Game</p> <p>Students apply what they know about international business and culture to create a simple board game. The game will reinforce the importance of understanding culture when taking a business global.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Create a simple board game with an international business and culture theme. Divide tasks among members of a group to accomplish the objective within the allotted time frame. 	<p>CTE:</p> <p>§130.132(c)(2): The student describes the characteristics of business. The student is expected to:</p> <p>(E) examine the organizational structure and functions of business</p> <p>§130.132(c)(3): The student understands the importance of communication in business. The student is expected to:</p> <p>(A) model effective communication skills with individuals and groups</p> <p>(B) participate in group discussions and meetings</p> <p>Financial Literacy:</p> <p>§113.49(c)(1)(B): analyze the economic rights and responsibilities of individuals</p>	<ul style="list-style-type: none"> Demonstrates collaboration and project management within a team setting Applies creativity and global awareness to a real-world business scenario Communicates complex concepts through engaging, learner-centered formats Builds cultural competence and team problem-solving skills through hands-on application

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		as consumers and producers in a global economy	
<p>4.4 Exploring Careers in Summary</p> <p>Students complete a brief activity related to career soft skills and then present a snapshot of their future by creating a timeline based on a career they have previously researched.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Locate and use information gathered from a career website. • Identify the steps and requirements needed to pursue a specific career path. • Reflect on personal interest and fit for the researched careers. 	<p>CTE:</p> <p>§130.132(c)(4): The student explores careers in business. The student is expected to:</p> <p>(A) identify personal interests and aptitudes</p> <p>(B) analyze career options and design a career plan</p> <p>(D) list the steps for seeking, obtaining, and maintaining a job</p> <p>(E) describe the importance of productive work habits and attitudes</p> <p>Financial Literacy:</p> <p>§113.49(c)(11)(A): identify benefits of developing a personal financial plan that includes career goals, education, and skill development</p>	<ul style="list-style-type: none"> • Demonstrates goal-setting and long-term planning in relation to a career path • Applies research to outline concrete steps toward future success • Reflects on personal strengths, values, and alignment with professional goals • Communicates career plans clearly through visual timelines and summary presentations
<p>Case Study: Managing Change</p> <p>Students will examine the variety of sources of change that can impact an individual as well as businesses and the possible outcomes. Students will then apply the steps of a change model to a business scenario.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Describe some causes and effects of change. • Use a process for managing change. • Apply the principles of change management to personal situations. 	<p>CTE:</p> <p>§130.132(c)(3): The student understands the importance of communication in business. The student is expected to:</p> <p>(A) model effective communication skills with individuals and groups</p> <p>(B) participate in group discussions and meetings</p> <p>Financial Literacy:</p> <p>§113.49(c)(6)(C): evaluate the impact of financial decisions on short- and long-term goals</p> <p>§113.49(c)(11)(B): analyze how flexibility and adaptability contribute to achieving personal and career goals</p>	<ul style="list-style-type: none"> • Demonstrates adaptability and resilience in response to change • Applies structured problem-solving strategies to personal and professional scenarios • Reflects on the emotional and strategic aspects of managing transitions • Communicates understanding of change processes through application and discussion