

Teacher Pacing Guide — AP Business with Personal Finance

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How to use this guide

The official AP Business with Personal Finance course is project-based: the published framework tells you *what* students must know (topics, learning objectives, essential knowledge) and anchors the course to two projects, but it does not prescribe daily instruction, quiz dates, or graded assessments. That is the layer this calendar supplies — a complete day-by-day teaching plan built entirely from **this book and its free digital companion**.

Assumptions. The calendar is written for a **90-instructional-day semester** (18 weeks, one 45–60 minute period per day). Teaching the course over a **full year**? Simply double each content day: use day one for direct instruction and the chapter's worked examples, and day two for the listed practice, case, or project work. Block schedules can combine any two consecutive days.

What the codes mean.

- **Ch 1–27** — the 27 content chapters of the print book. Each chapter opens with *What You'll Learn* (use it as your lesson objectives / guided-notes skeleton), carries **Key Concept** and **Real-World Example** boxes for direct instruction, and closes with a *Chapter Review: Key Terms*, a **Quick Check** (8–12 MCQs — your ready-made exit ticket), and **FRQ Practice** with scoring guidelines.
- **App. A–L** — the print book's appendices: A (AP Skill Builders, one per unit), B (Case Studies — the five unit-opening cases), C (Official-Style FRQ Practice), D (AP Exam Strategy Guide), E (Full-Length Practice Paper 1), F (Business Canvas Project Guide), G (Financial Advisor Project Guide), H (Key Formulas Quick Reference), I (Top AP Terms), J (Competition Format Notes), K (Last 24 Hours Cheatsheet), L (CED Essential Cases Quick Reference).
- **Companion files** — the free digital companion in this folder: `extra_mcq_sets.md` (ten stimulus-based MCQ sets, two per unit — your quiz bank), `case_study_bank.md` (a growing bank of AP-style cases, 8 fully written so far, each with worksheets, MCQs, FRQ, and key), `extra_frq_practice.md` (39 FRQs by chapter), `essential_cases.md` (the 26 CED-named cases with discussion questions), `practice_paper_2.md` / `practice_paper_3.md`, `business_canvas_templates.md`, `business_canvas_validation_practice.md` (six exam-day validation prompts + rubric), `financial_advisor_profiles.md`, `financial_advisor_report_template.md`, `formula_reference_sheet.md`, `full_glossary.md`, and `teacher_discussion_prompts.md`.

Assessment rhythm. Each unit gets one or two **quiz days** (drawn from `extra_mcq_sets.md` — the sets are already labeled by unit and topic) and a **unit-test day**. To build a unit test, combine: (1) the chapter Quick Checks you *didn't* use as exit tickets, (2) the unit's second MCQ set if you held it back, and (3) one FRQ for that unit from `extra_frq_practice.md` or `case_study_bank.md`. Every item comes with an answer key and scoring guideline, so grading is turnkey.

Project cadence. The **Business Canvas Project** launches early in Unit 1 and gets a checkpoint day at the end of each of Units 1–4, tracking the *Business Canvas Checkpoint* sections that appear inside the Unit 1–4 chapters. The **Financial Advisor Project** launches in Unit 3 Part 1 and finishes during Unit 5. Both are exam-relevant: FRQ 1 on the real exam is the Business Canvas Project Exam-Day Validation.

Unit 1 — Businesses, Competition, and New Ideas (Days 1–19 · Ch 1–8)

Day	Teach	In-class / practice	Assessment & projects
1	Course + exam launch	App. D (exam format section) + “How to Use This Book” (front matter)	Set expectations: 60 MCQs / 4 FRQs, projects count
2	Ch 1 — What Is a Business (Topic 1.1)	Customer vs. consumer; problem–solution fit; <i>What You'll Learn</i> as guided notes	Quick Check Ch 1 (exit ticket)
3	Ch 1 — value creation vs. value capture	<code>essential_cases.md</code> → Topic 1.1 (Bombas) discussion questions	<code>extra_frq_practice.md</code> Ch 1 FRQ (homework)
4	Ch 2 — Markets (Topic 1.2)	Voluntary exchange; prevailing price (concept only — see Beyond the Exam box)	Quick Check Ch 2
5	Ch 2 — Competitive advantage & barriers	<code>essential_cases.md</code> → Topic 1.2 (Incredible Health)	Ch 2 Business Canvas Checkpoint (read-ahead)
6	Ch 3 — PESTEL factors (Topic 1.3)	PESTEL hexagon walk-through	Quick Check Ch 3 (first half)
7	Ch 3 — Applying PESTEL	<code>extra_frq_practice.md</code> Ch 3 FRQ 1 (food-truck expansion) in pairs	<code>essential_cases.md</code> → Topic 1.3 (Corley Plumbing)
8	Quiz 1 + project launch	—	Quiz: <code>extra_mcq_sets.md</code> Set 1 (How Firms Compete). Launch Business Canvas Project: App. F + <code>business_canvas_templates.md</code>
9	Ch 4 — Entrepreneurship (Topic 1.4)	Design-thinking process; risk vs. incentives	Quick Check Ch 4

Day	Teach	In-class / practice	Assessment & projects
10	Ch 4 — MVP + validation	essential_cases.md → Topic 1.4 (Malama ia Floral Design)	Canvas work: problem / customer blocks
11	Ch 5 — Vision, Mission & Goals (Topic 1.5)	Business vs. social enterprise vs. nonprofit table	Quick Check Ch 5; essential_cases.md → Topic 1.5 (Beekeeper's Daughter)
12	Ch 6 — Business Ethics (Topic 1.6)	Stakeholder-impact analysis; teacher_discussion_prompts.md Unit 1	extra_frq_practice.md Ch 6 FRQ (homework)
13	Ch 7 — Organization types (Topic 1.7)	Sole prop / partnership / LLC / corporation comparison	Quick Check Ch 7 (first half)
14	Ch 7 — Departments + case	case_study_bank.md Case 6 (side hustle: solo prop or LLC?)	Case 6 worksheet + MCQs
15	Ch 8 — Supply Chains (Topic 1.8)	Goods vs. services chains; supplier selection	Quick Check Ch 8
16	Ch 8 — Strategy → supply chain	essential_cases.md → Topic 1.8 (Pearson 1860)	Canvas checkpoint 1: partners / activities blocks
17	Quiz 2	—	Quiz: extra_mcq_sets.md Set 2 (Nadia's Keyboard Startup)
18	Unit 1 review	App. A Unit 1 Skill Builder + case_study_bank.md Case 1 (Stitch Pop-Up)	Held-back Quick Check items as review game
19	UNIT 1 TEST	—	Chapter Quick Checks (unused items) + one Unit 1 FRQ from extra_frq_practice.md

Unit 1 summary

Chapters	Days	Quizzes	Canvas	Unit test
Ch 1–8 (Topics 1.1–1.8)	19	Sets 1–2 (Days 8, 17)	Launch Day 8; Checkpoint Day 16	Day 19

Unit 2 — Marketing (Days 20–35 · Ch 9–14)

Day	Teach	In-class / practice	Assessment & projects
20	Ch 9 — Marketing & customer data (Topic 2.1)	Demographics vs. psychographics; data-collection methods	Quick Check Ch 9
21	Ch 9 — Segmentation, CAC, lifetime value	<code>case_study_bank.md</code> Case 7 (salsa brand: who is really our customer?)	Case 7 worksheet; <code>essential_cases.md</code> → Topic 2.1 (Token of Trust)
22	Ch 10 — Consumer behavior (Topic 2.2)	Rational vs. habitual; personal / psychological / social factors	Quick Check Ch 10 (first half)
23	Ch 10 — Cialdini's 7 principles	Students hunt real ads for each principle; <code>teacher_discussion_prompts.md</code> Unit 2	<code>essential_cases.md</code> → Topic 2.2 (Gong Cha)
24	Ch 11 — Market research (Topic 2.3)	Quantitative vs. qualitative; desirability / feasibility / viability	Quick Check Ch 11
25	Ch 11 — Data visualizations	Chart-type selector practice	<code>essential_cases.md</code> → Topic 2.3 (New Coke)
26	Quiz 3	—	Quiz: <code>extra_mcq_sets.md</code> Set 3 (Brightpath Tutoring Segments)
27	Ch 12 — Product development (Topic 2.4)	Six stages; MVP → product-market fit	Quick Check Ch 12 (first half)
28	Ch 12 — Branding + product life cycle	<code>essential_cases.md</code> → Topic 2.4 (siggi's)	<code>extra_frq_practice.md</code> Ch 12 FRQ (homework)
29	Ch 13 — Pricing strategies (Topic 2.5)	Value-based / competitive / cost-based / penetration; elasticity concept only	Quick Check Ch 13

Day	Teach	In-class / practice	Assessment & projects
30	Ch 13 — Pricing case + Quiz 4	<code>case_study_bank.md</code> Case 9 (the price test that surprised the founders)	Quiz: <code>extra_mcq_sets.md</code> Set 4 (Loop Audio's Price Test)
31	Ch 14 — Place & channels (Topic 2.6)	Direct vs. indirect; B2C vs. B2B	Quick Check Ch 14 (first half); <code>essential_cases.md</code> → Topic 2.6 (Stanley)
32	Ch 14 — Promotion (Topic 2.7)	Five promotional-mix tools; digital marketing	<code>essential_cases.md</code> → Topic 2.7 (Hestia)
33	Canvas work day	<code>business_canvas_templates.md</code> hypothesis-test log	Canvas checkpoint 2: segments / channels blocks + <code>business_canvas_validation_practice.md</code> Prompt 1
34	Unit 2 review	App. A Unit 2 Skill Builder; held-back Quick Check items	<code>full_glossary.md</code> Unit 2 terms self-check
35	UNIT 2 TEST	—	Unused Quick Check items + one Unit 2 FRQ from <code>extra_frq_practice.md</code> or <code>case_study_bank.md</code>

Unit 2 summary

Chapters	Days	Quizzes	Canvas	Unit test
Ch 9–14 (Topics 2.1–2.7)	16	Sets 3–4 (Days 26, 30)	Checkpoint Day 33 (+ Validation Prompt 1)	Day 35

Unit 3 — Personal and Business Finance (Days 36–54 · Ch 15–21)

This is the heaviest unit (seven chapters, most calculations) and it powers the Personal Finance and Business Concept Application FRQs. Give it the full 19 days.

Day	Teach	In-class / practice	Assessment & projects
36	Ch 15 — Saving (Topic 3.1)	Income sources; reasons and barriers to saving	Quick Check Ch 15

Day	Teach	In-class / practice	Assessment & projects
37	Ch 15 — Savings vehicles + FA launch	Savings / money market / CD comparison	Launch Financial Advisor Project: App. G (Martinez family) + <code>financial_advisor_report_template.md</code>
38	Ch 16 — Borrowing & credit (Topic 3.2)	Secured vs. unsecured; lender landscape	Quick Check Ch 16 (first half)
39	Ch 16 — Credit scores & debt management	<code>case_study_bank.md</code> Case 20 (car loan: 60- vs. 72-month)	Case 20 worksheet
40	FA work day 1	Budget + savings recommendation for the Martinez family	Personal Finance FRQ from <code>extra_frq_practice.md</code> (homework)
41	Ch 17 — Accounting & tracking (Topics 3.3–3.4)	Why track; accounting vs. finance roles	Quick Check Ch 17 (first half)
42	Ch 17 — Cost classification	Direct/indirect × fixed/variable matrix; startup vs. operating costs	<code>essential_cases.md</code> → Topic 3.4 (DK Coffee Lab, Part 1)
43	Ch 18 — Financial capital (Topic 3.5)	Debt vs. equity; funding ladder; break-even	Quick Check Ch 18
44	Ch 18 — The pitch	<code>essential_cases.md</code> → Topic 3.5 (DK Coffee Lab, Part 2)	Pitch mini-exercise tied to Canvas projects
45	Ch 19 — Income statement build (Topic 3.6)	Revenue → gross → operating → net walk-through (waterfall)	Quick Check Ch 19 (first half)
46	Ch 19 — Margins & benchmarking	Worked margin examples; <code>essential_cases.md</code> → Topic 3.6 (Hershey)	<code>formula_reference_sheet.md</code> margin drills
47	Quiz 5	—	Quiz: <code>extra_mcq_sets.md</code> Set 5 (Trailhead Gear Income Statement)
48	Ch 20 — Balance sheet (Topic 3.7)	Accounting equation; T-diagram	Quick Check Ch 20; <code>essential_cases.md</code> → Topic 3.7 (DCH)

Day	Teach	In-class / practice	Assessment & projects
49	Ch 20 — Personal net worth + Quiz 6	Net worth worksheet	Quiz: extra_mcq_sets.md Set 6 (Marcus's Net Worth)
50	Ch 21 — Cash flow (Topic 3.8)	Three activities; cash ≠ profit	Quick Check Ch 21 (first half); essential_cases.md → Topic 3.8 (AANE)
51	Ch 21 — Financial ethics (Topic 3.9)	case_study_bank.md Case 13 (income statement that doesn't match the cash)	essential_cases.md → Topic 3.9 (Yardley)
52	Canvas + FA work day	Cost structure / revenue blocks with real numbers	Canvas checkpoint 3; FA work day 2 (borrowing recommendation)
53	Unit 3 review	App. A Unit 3 Skill Builder; App. H formulas speed round	Held-back Quick Check items
54	UNIT 3 TEST	—	Unused Quick Check items + one Business Concept Application FRQ from extra_frq_practice.md

Unit 3 summary

Chapters	Days	Quizzes	Projects	Unit test
Ch 15–21 (Topics 3.1–3.9)	19	Sets 5–6 (Days 47, 49)	FA launch Day 37, work Days 40 & 52; Canvas checkpoint Day 52	Day 54

Unit 4 — Management and Strategy (Days 55–64 · Ch 22–24)

Day	Teach	In-class / practice	Assessment & projects
55	Ch 22 — Management functions (Topic 4.1)	Planning / organizing / leading / controlling	Quick Check Ch 22 (first half)
56	Ch 22 — Leadership styles + KPIs (Topic 4.2)	SMART goals; financial vs. non-financial KPIs	teacher_discussion_prompts.md Unit 4

Day	Teach	In-class / practice	Assessment & projects
57	Ch 23 — Strategy & decisions (Topic 4.3)	Decision-making process; criteria-based evaluation	Quick Check Ch 23
58	Ch 23 — Decision matrix practice	Students weight criteria on a real school-relevant decision	extra_frq_practice.md Business Decision FRQ (homework)
59	Ch 24 — Porter's Five Forces (Topic 4.4)	Five forces walk-through on a familiar industry	Quick Check Ch 24 (first half)
60	Ch 24 — SWOT	case_study_bank.md Case 24 (a SWOT that became a layoff decision)	Case 24 worksheet + FRQ
61	Quiz 7	—	Quiz: extra_mcq_sets.md Set 7 (Northgate Fitness KPI Dashboard)
62	Quiz 8 + review	Five Forces / SWOT combined worksheet	Quiz: extra_mcq_sets.md Set 8 (StreamFit's Five Forces and SWOT)
63	Canvas finale	Full canvas + hypothesis-test log review; peers stress-test each block	Canvas checkpoint 4 (final) + business_canvas_validation_practice.md Prompts 2–3
64	UNIT 4 TEST	—	Unused Quick Check items + App. A Unit 4 Skill Builder as the FRQ section

Unit 4 summary

Chapters	Days	Quizzes	Canvas	Unit test
Ch 22–24 (Topics 4.1–4.4)	10	Sets 7–8 (Days 61–62)	Final checkpoint Day 63	Day 64

Unit 5 — Personal Goals, Budgeting, and Investing (Days 65–75 · Ch 25–27)

Day	Teach	In-class / practice	Assessment & projects
65	Ch 25 — Taxes & net income (Topic 5.1)	Paycheck deductions; gross vs. net; brackets as concept (no bracket arithmetic drills)	Quick Check Ch 25 (first half)

Day	Teach	In-class / practice	Assessment & projects
66	Ch 25 — Budgeting	50/30/20 and zero-based budgeting; case_study_bank.md Case 30 (first paycheck)	Case 30 worksheet
67	Ch 26 — Insurance (Topic 5.2)	Premium / deductible / copay; insurance-type comparison	Quick Check Ch 26 (first half)
68	Ch 26 — Risk & emergency funds	Risk-assessment matrix; identity theft	teacher_discussion_prompts.md Unit 5
69	Quiz 9	—	Quiz: extra_mcq_sets.md Set 9 (Jordan's Pay Stub)
70	Ch 27 — Compounding (Topic 5.3)	Rule of 72; time value of money	Quick Check Ch 27 (first third)
71	Ch 27 — Retirement accounts	401(k) / Traditional IRA / Roth IRA tax treatment	extra_frq_practice.md Personal Finance FRQ (homework)
72	Ch 27 — Education & housing + Quiz 10	529s, rent vs. buy, diversification	Quiz: extra_mcq_sets.md Set 10 (Priya's Retirement Portfolio)
73	FA work day 3 (final)	Full recommendation report; extra households from financial_advisor_profiles.md for early finishers	Financial Advisor Project due — score with financial_advisor_report_template.md checklist
74	Unit 5 review	App. A Unit 5 Skill Builder; held-back Quick Check items	full_glossary.md Unit 5 terms
75	UNIT 5 TEST	—	Unused Quick Check items + one Personal Finance FRQ from extra_frq_practice.md

Unit 5 summary

Chapters	Days	Quizzes	Projects	Unit test
Ch 25–27 (Topics 5.1–5.3)	11	Sets 9–10 (Days 69, 72)	FA final Day 73	Day 75

Exam-Prep Block (Days 76–90)

Day	Focus	Materials
76	Exam strategy + FRQ decoding	App. D (strategy) + App. C (recognizing the four FRQ types in 10 seconds)
77	Practice Paper 1 — MCQ sitting (timed, 70 min)	App. E, Section I
78	Practice Paper 1 — FRQ sitting (timed, 25 + 65 min; split across the period as needed)	App. E, Section II
79	Score & debrief Paper 1	App. E answer key + scoring summary; students log misses by unit
80	Weak-unit remediation	Held-back items from <code>extra_mcq_sets.md</code> in each student's weakest unit; relevant chapter Key Concept boxes
81	Canvas validation rehearsal	<code>business_canvas_validation_practice.md</code> Prompts 4–5 under 25-minute timing, self-scored with the 10-point rubric
82	Practice Paper 2 — MCQ sitting	<code>practice_paper_2.md</code> , Section I
83	Paper 2 FRQs + debrief	<code>practice_paper_2.md</code> , Section II + keys
84	FRQ-type drill day	<code>extra_frq_practice.md</code> — each student drills their weakest of the four official types
85	Named-cases sweep	App. L quick reference + <code>essential_cases.md</code> discussion questions as rapid-fire review
86	Practice Paper 3 — MCQ sitting	<code>practice_paper_3.md</code> , Section I
87	Paper 3 FRQs + debrief	<code>practice_paper_3.md</code> , Section II + keys
88	Formula + vocabulary sweep	App. H / <code>formula_reference_sheet.md</code> speed round; <code>full_glossary.md</code>
89	Final review	App. K (Last 24 Hours Cheatsheet) walk-through; <code>business_canvas_validation_practice.md</code> Prompt 6 as the closer
90	Buffer / exam day	Flex day for schedule slippage, make-ups, or celebration

Master summary

Block	Days	Chapters	Quizzes (extra_mcq_sets)	Unit test	Project milestones
Unit 1	1–19	Ch 1–8	Sets 1–2	Day 19	Canvas launch (D8), checkpoint 1 (D16)
Unit 2	20–35	Ch 9–14	Sets 3–4	Day 35	Canvas checkpoint 2 + Validation Prompt 1 (D33)
Unit 3	36–54	Ch 15–21	Sets 5–6	Day 54	FA launch (D37); FA work (D40, D52); Canvas checkpoint 3 (D52)
Unit 4	55–64	Ch 22–24	Sets 7–8	Day 64	Canvas final checkpoint + Prompts 2–3 (D63)
Unit 5	65–75	Ch 25–27	Sets 9–10	Day 75	FA project due (D73)
Exam prep	76–90	Papers 1–3 + FRQ bank	—	—	Validation rehearsal (D81, D89)

Companion tip: `teaching_notes.md` (in this folder) pairs with this calendar — it lists what each unit explicitly does *not* test, the misconceptions to pre-empt, and which cases play best live in class.