MINISTERIO DE EDUCACIÓN PÚBLICA

GOBIERNO DE COSTA RICA

Ministry of Public Education
Academic Vice Minister
Directorate of Technical Education and Entrepreneurial Capacities
Technical Specialties Department, Curricular Section

# STUDY PROGRAM

# Bilingual Accounting and Finance

## Eleventh Grade

Technical Vocational Education and Training

DETCE
DIRECCIÓN DE EDUCACIÓN TÉCNICA Y CAPACIDADES EMPRENDEDORAS

**Versión final aprobada por el Consejo Superior de Educación. Sesión 38-2024, Acuerdo AC-CSE-0259-38-2024 del 11/07/2024**

Secretaría General CSE

## Acknowledgment

The Ministry of Public Education (MEP), as authors of this course of study, reserve all moral and property rights on this work; thus, every user or entity is responsible for recognizing this condition whenever using, reproducing or citing this program and its text.

### Authorities

Ana Katharina Müller Marín, Ministry of Public Education of Costa Rica

Sofía Ramírez González, Administrative Vice Minister

Leonardo Sánchez Hernández, Institutional Planning and Regional Coordination Vice Minister

### Directorate of Technical Education and Entrepreneurial Capacities (DETCE)

Alberto Calvo Leiva, Director of Technical Education and Entrepreneurial Capacities

Giselle Cruz Maduro, Deputy Director of Technical Education and Entrepreneurial Capacities

Joyce Mejías Padilla, Head of Technical Specialties Department

Rocío Quirós Campos, Head of Curricular Section

## Technical Team

**Preparation of the study programs:**

Marisol Cubero Cárdenas, National Accounting Retired Advisor

Jennorie Méndez Contreras, National Accounting Retired Advisor

**Adjustments to the Curricular Design of the Eleventh and Twelfth level programs of study (July, 2021)**

Norwin Romero Campos, National Accounting Advisor

## Study program adjustments

**Translation of the program**

Costa Rican University (UCR), School of Modern Languages

Manuel Rojas Mata. Advisor of the Ministry of Public Education

**Translation of Finance subject areas:**

Maricel Cox Alvarado, National English Advisor

**Preparation of subject area: English Oriented to Accounting:**

Lizzette Vargas Murillo, National English Advisor. Tenth and Eleventh Grade.

Maricel Cox Alvarado, National English Advisor. Twelfth Grade.

## General coordination and review:

Rocío Quirós Campos, Head of Curricular Section, DETCE, MEP

**Pedagogical Model, curricular approach of the course of study:**

Rocío Quirós Campos, Head of Curricular Section, DETCE, MEP

Curricular Design Collaborators

**Validation of elements contained in curricular design:**

National Advisors of Curricular Section, 2019.

**Graphic line of the format used in the course of study:**

Heidy Cordonero Solano, National Education Advisor, DETCE.

## Teachers Collaborating in Technical Specialties

**Victor Abadía Briceño,** Retired Accounting Teacher, Colegio Técnico Profesional de Nicoya. (Technical Instruction Criterion – I Stage).

**Emerson Acosta Patiño,** Accounting Teacher, Colegio Técnico Profesional de Escazú. (Technical Instruction Criterion - I Stage).

**Jorge Aguilar Alvarez,** Accounting Teacher, Colegio Técnico Profesional Mario Quirós Sasso. (Technical Instruction Criterion - I Stage).

**Judith Arce Gómez,** Accounting Teacher, Colegio Técnico Profesional de Venecia. (Technical Instruction Criterion - I Stage).

**Dennis Arley Fonseca,** Accounting Teacher, Colegio Técnico Profesional de Puerto Viejo. (Technical Instruction Criterion - I Stage).

**Haydee Cordero Campos,** Accounting Teacher, Colegio Técnico Profesional de Puntarenas. (Technical Instruction Criterion - I Stage).

**Marianella Crooks Herra,** Accounting Teacher, Colegio Técnico Profesional Padre Roberto Evans Siquirres. (Technical Instruction Criterion - I Stage).

**Jose Luis Gamboa Araya,** Accounting Teacher, Colegio Técnico Profesional de Pital. (Technical Instruction Criterion I-Stage).

**Shirley Hernández Durán,** Accounting Teacher, Colegio Técnico Profesional de Platanares. (Technical Instruction Criterion I-Stage).

**Francisco Mora Soto,** Accounting Teacher, Colegio Técnico Profesional Monseñor Sanabria. (Technical Instruction Criterion I-Stage).

**Honner Orozco Díaz,** Accounting Teacher, Colegio Técnico Profesional de Talamanca. (Technical Instruction Criterion I-Stage).

**Róger Ortega Fallas,** Accounting Teacher, Colegio Técnico Profesional de San Juan Sur. (Technical Instruction Criterion I-Stage).

**Angel Arturo Pizarro Rizo,** Accounting Teacher, Certified Public Accountant, Colegio Técnico Profesional de Carrizal. (Technical Instruction Criterion I-Stage).

**Jorge Arturo Sanchez Salas,** Accounting Teacher, Colegio Técnico Profesional de Carrizal. (Technical Instruction Criterion I-Stage).

**Alejandra Dixon Plumer,** Accounting Teacher, Colegio Técnico Profesional de Flores. (Technical Instruction Criterion II-Stage).

**Marco Garro Torres,** Accounting Teacher, Colegio Técnico Profesional Monseñor Sanabria. (Technical Instruction Criterion II-Stage).

**Shirley Hernández Durán,** Accounting Teacher, Colegio Técnico Profesional General Viejo.
**(**Technical Instruction Criterion II-Stage).
**Nora Ortega Fallas,** Accounting Teacher, Colegio Técnico Profesional de Jesús Ocaña and CTP Santo Domingo.
(Technical Instruction Criterion II-Stage).
**Jose Arturo Sánchez Salas,** Accounting Teacher, Colegio Técnico Profesional de Carrizal.
(Technical Instruction Criterion II-Stage).
**Eddie Hernández Sancho,** Accounting Teacher, Colegio Técnico Profesional de Heredia.
(Technical Instruction Criterion II-Stage).
**Fabián Leonardo Ulloa Amador**, Accounting Teacher, Colegio Técnico Profesional de Oreamuno.
(Technical Instruction Criterion II-Stage).
**Lloyd Anthony Watson Babb,** Retired Accounting Teacher, Colegio Técnico Profesional Padre Roberto Evans Siquirres. (Technical Instruction Criterion II-Stage).

### Collaborator in the Sub-area English Oriented to Accounting

**Daniel Steven López,** Peace Corps Response Volunteer.
Advisor Collaborating in the Sub-area English Oriented to Accounting.
**Norwin Romero Campos,** National Education Advisor, Accounting Specialties, Directorate of Technical Education and Entrepreneurial Capacities. Department of Technical Specialties. Curricular Section.

**Advisor Collaborating in the Sub-area of Entrepreneurship and Innovation Applied to Technical Specialties.**

**Leydi Amador Castro**

National Advisor, Directorate of Technical Education and Entrepreneurial Capacities. Department of Business Management and Cooperative Education

## Collaborating Institutions and Organizations

**Ministry of Finance**

Maribel Núñez Barboza, Deputy Director of Tax Education and Culture.

Daniela Chacón Blanco, Taxpayer Service Directorate, General Taxation Directorate.

Tax Management Technical Criterion

**Graphic design of front page**

Heidy Cordonero Solano, National Education Advisor, DETCE

Rocío Quirós Campos, Head of Curricular Section, DETCE, MEP

**Institute of Research on Education, Universidad de Costa Rica (INIE)**

Silvia Camacho Calvo, Researcher

Jacqueline García Fallas, Director

Proposal of critical working route and approach contextualization by educational competences.

**Organization of Iberoamerican States, OEI**

Payment of consultancy services for the diagnosis and proposed route for the design of the Sub-area of Entrepreneurship and Innovation for technical specialties.

**Omar Dengo Foundation, FOD**

Elena Carreras Gutiérrez, Director, Unit of Entrepreneurship and Citizenship

Arllery Rivera Fallas, Academic Producer, Unit of Entrepreneurship and Citizenship

Validation of the Sub-area of Entrepreneurship and Innovation applied to technical Specialties.

**Center for Cooperative Studies and Training, CENECOOP R.L**

Rafael Ángel Rojas Rodríguez, General Coordinator of the Associative Innovation and Entrepreneurship Program

Validation of the Sub-area of Entrepreneurship and Innovation for Technical Specialties.

# Tabla de Contenidos

**INTRODUCTION** ..... **13**

**MACRO CURRICULUM** ..... **15**

**DESCRIPTION OF THE TECHNICAL PROGRAM** ..... **16**

**DESCRIPTION OF FINANCIAL ACCOUNTING** ..... **18**

**PEDAGOGICAL MODEL** ..... **21**

PARADIGM OF COMPLEXITY ..... 23

HUMANISM ..... 24

RATIONALISM ..... 25

SOCIAL CONSTRUCTIVISM ..... 25

SOCIAL CONSTRUCTIVISM ..... 33

EDUCATION FOR SUSTAINABLE DEVELOPMENT ..... 39

PLANETARY CITIZENSHIP WITH NATIONAL IDENTITY ..... 40

DIGITAL CITIZENSHIP WITH SOCIAL EQUITY ..... 40

**CURRICULAR APPROACH** ..... **50**

**PROFILE OF ACTORS IN THE LEARNING PROCESS** ..... **58**

STUDENT ..... 59

*General Competence* ..... *59*

*Specific Competences* ..... *60*

*Generic Competences* ..... *60*
*Competences for Human Development* ..... *62*
TEACHER ..... 64
**CURRICULUM DESIGN ..... 67**
FORMAT TEMPLATE OF CURRICULUM DESIGN ..... 68
DIDACTIC PRINCIPLES AND METHODOLOGICAL STRATEGIES FOR PEDAGOGIC MEDIATION ..... 69
**GUIDELINES FOR CONDUCTING PEDAGOGICAL ACTIVITIES OUTSIDE THE INSTITUTION ..... 83**
PRACTICUM ..... 84
INTERNSHIP ..... 85
FIELD TRIP ..... 85
VISIT ..... 85
**PLANNING THE LEARNING PROCESS ..... 87**
ANNUAL PLAN ..... 87
PEDAGOGICAL PRACTICE PLAN ..... 88
*Format template of the pedagogical practice plan* ..... *92*
**EVALUATION OF THE LEARNING PROCESS ..... 94**
DAILY WORK ..... 99
HOMEWORK ..... 100
TESTS ..... 100
PROJECT ..... 101
ATTENDANCE ..... 102

**CURRICULAR STRUCTURE BILINGUAL ACCOUNTING AND FINANCE ..... 105**

**CURRICULAR GRID ..... 106**

**CURRICULUM SCOPE AND SEQUENCE ..... 108**

**SUBJECT AREA FINANCIAL ACCOUNTING ..... 128**

DESCRIPTION OF THE FINANCIAL ACCOUNTING SUBJECT AREA ..... 129

**SUBJECT AREA BUSINESS FINANCIAL MANAGEMENT ..... 195**

DESCRIPTION OF THE BUSINESS FINANCIAL MANAGEMENT SUBJECT AREA ..... 196

**SUBÁREA EMPRENDIMIENTO E INNOVACIÓN PARA FINANCISTAS ..... 212**

DESCRIPCIÓN DE LA SUBÁREA EMPRENDIMIENTO E INNOVACIÓN PARA FINANCISTAS ..... 213

**SUBJECT AREA ENGLISH ORIENTED TO BILINGUAL ACCOUNTING AND FINANCE ..... 234**

DESCRIPTION ..... 235

**THE METHODOLOGY USED IN THE CLASSROOM ..... 254**

CURRICULAR DESIGN TEMPLATE ELEMENTS ..... 256

CURRICULUM TEMPLATE ..... 259

**PLANNING ..... 261**

ANNUAL LEARNING PLAN ..... 261

PEDAGOGICAL PRACTICE PLAN ..... 263

**EVALUATION OF THE LEARNING PROCESS ..... 272**

CURRICULAR STRUCTURE ENGLISH ORIENTED TO BILINGUAL ACCOUNTING AND FINANCE ..... 277

CURRICULAR GRID ENGLISH ORIENTED TO BILINGUAL ACCOUNTING AND FINANCE ..... 278

CURRICULUM SCOPE AND SEQUENCE ..... 280

CURRICULUM DESIGN ..... 288

REFERENCES ..... 372

GLOSSARY OF TERMS ..... 401

APPENDIX ..... 412

## Introduction

Technical Vocational Education (TVE) is a subsystem of the formal education system. It constitutes a pillar in the training of technicians, which promotes the social and economic development of the country through a flexible, dynamic educational offer. It provides equal opportunities in terms of equitable and non-discriminatory access, ensuring that everyone has a fair chance to succeed. It offers guidance in two fields: vocational exploration during the Third Cycle of Basic General Education (III Cycle EGB) and training in a technical specialty selected by the student at the level of Diversified Education.

According to 2015 Curricular Transformation Pedagogical Foundation of Curricular Transformation (2015), regarding technical education, "One of its purposes is to respond to the shortage of current national and global technical human talent, which requires proactive responses, where education is the driving force for change and the catalyst for building a better, more sustainable and supportive future" (p 15). This curriculum is designed to be forward-thinking and innovative, preparing our students for the challenges of tomorrow.

Additionally, it must fulfill the fundamental role as a way of empowering individuals to make informed decisions, undertake responsibility for their actions and their impact on present and future communities, and develop societies with environmental integrity, economic viability, and social justice within the framework of

respect for cultural diversity and ecological ethics; the implementation of which should be the development of practices that would allow using digital information technologies (IT) to reduce the social and digital gap.

In Costa Rica, education is viewed as a human and constitutional right. The education system seeks the acquisition of knowledge, abilities and skills, values and attitudes as a way to foster students' comprehensive development and their active participation in civil society and the economic life of the country.

The Directorate of Technical Education and Entrepreneurial Capacities is the technical body of the Ministry of Public Education of Costa Rica in charge of promoting programs for the education and training of specialized human talent, being this the technical and vocational training that could serve as a bridge to boost their involvement to labor markets or entrepreneurship.

# MACRO

## CURRICULUM

**Especialidad:**

**Bilingual Accounting and Finance**

## COMPONENTS:

- Technical career description
- Pedagogical model
- Curricular approach
- Profile of the main actors in the learning process
- Curricular design
- Didactic principles and methodological strategies for pedagogical mediation
- Planning of pedagogical mediation
- Evaluation of learning

## Description of the Technical Program

The technical specialty "Bilingual Accounting and Finance" is responsible for analyzing and developing investment projects in the short, medium, and long term, together with financial feasibility. It controls and registers all economic activities to obtain information to capture resources or invest in the financial market. This approach allows unifying areas such as financial accounting, taxes, information and communication technologies, descriptive statistics, accounting of assets, liabilities and equity, monetary administration, insurance and pensions, commercial, labor and corporate law, ethics, cash flow, working capital, financial analysis, among others. The area's profile demands this business knowledge because information and data analysis are exposed to different types of public (administrators, shareholders, banks, cooperatives, superintendencies, central and local governments, and individuals, among others).

The graduate in "Bilingual Accounting and Finance" must have knowledge in the field of finance, master the basic concepts and accounting elements, and analyze them financially to make decisions related to investment and raising company resources. The above is always accompanied by professional ethics, responsibility, commitment, and moral and ethical values in the performance of their duties.

The study of "Bilingual Accounting and Finance" is focused on the company's operations and shows a field of management of economic and monetary resources available to the company.

The study program includes the updating of contents such as Simplified Taxation Regime, Law for the Strengthening of Public Finances, digital technologies, Electronic Payment System, Financial Administration, financial accounting, entrepreneurship, insurance, pensions, and the use of different software with accounting and economic orientation. The purpose of the changes is focused on the possibility for the specialty graduate to acquire the competencies demanded by the business sector and successfully face an increasingly changing and competitive labor market.

The "Bilingual Accounting and Finance" specialty provides an answer to a series of human capital recruitment needs in financial accounting, all with the purpose of favoring employability.

## Description of Financial Accounting

The program contents of this sub-area are the following: financial mathematics, accounting cycle of business and service companies, with their respective account manuals, tax law, Law for the Strengthening of Public Finances, tax guides, and audiovisual aids, accounting control of the accounts of the statement of financial position, financial management, financial accounting, insurance and pensions, cash flow and statement of changes in financial position on a cash basis, parent company and branches and budget. Moreover, the student is trained in preventive measures, application of safety standards, and occupational health, using the analysis of causes and effects of occupational accidents. The program also comprises everything related to laws and regulations regarding the accounting profession.

**Management in Digital Technologies Oriented to Finance**

This sub-area develops skills on issues related to application software, such as word processors, spreadsheets, interactive presentations, and the Internet. It also addresses relevant topics such as introduction to cybersecurity, fundamental aspects of cybersecurity and introduction to the Internet of things (IoT), electronic payment systems, and statistics applied to finance.

**Business Financial Management**

This sub-area focuses on topics related to the Integrated Public Procurement System (SICOP), national accounting in the public system, the treasury process, and the elaboration of bidding posters. In addition, the student will be able to acquire the competencies for the financial planning of projects.

**Entrepreneurship and Innovation for Financiers**

This sub-area develops the student's competencies in entrepreneurship and entrepreneurship. It covers topics such as characteristics of the entrepreneurial culture, market functioning, environmental analysis, business idea generation, business model, business plan, and management principles.

**Cost Management**

This sub-area develops topics such as an introduction to costs to explain their general aspects and specific Order Costs, where the student acquires the skills to prepare spreadsheets and statistics charts corresponding to the costs generated when working with precise or specific orders in companies. It also comprises the calculation of cost variations, budget planning, and costing of departmental continuous costs.

**English Oriented to Bilingual Accounting and Finance**

This sub-area is described in detail at the end of the course of study. For the first time, it integrates English for Specific (ESP), comprising the four linguistics competencies, using the six levels of the Common European Framework of Reference (CEFR) with specific knowledge inherent to the accounting area.

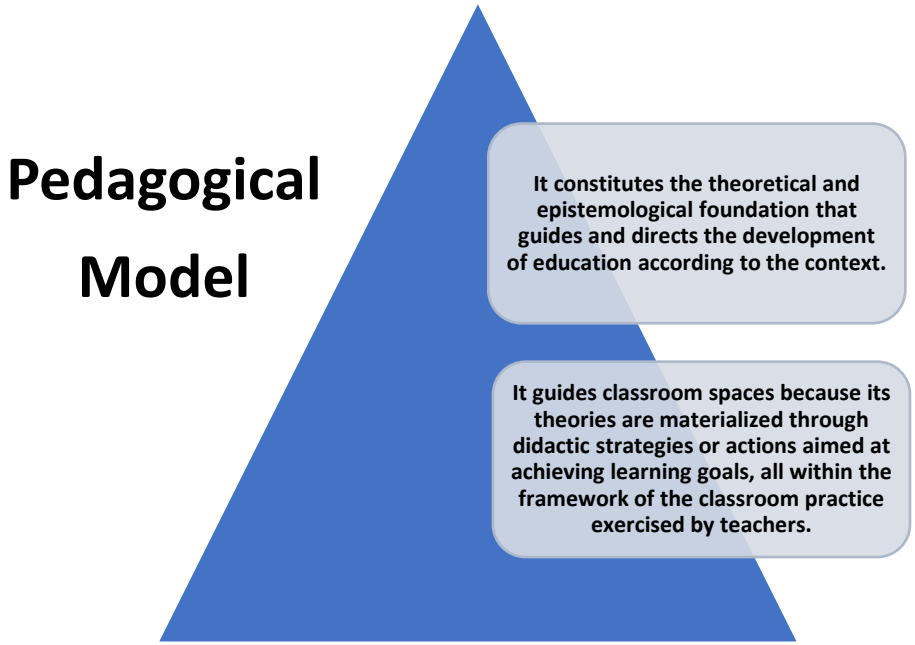
## Pedagogical Model

The educational and curricular policies approved by the CSE establish the educational model in which the TVE curricula are framed by configuring the theoretical bases, forms, and purposes of learning. These actors converge in the learning process. In this pedagogical model, the teacher, the student, the context, and knowledge relate to each other based on the theoretical frame of reference and the set of interests of the context (social, institutional, individual, and market), which mediate the exercise of education or the formation of individuals in society.

The pedagogical model constitutes the theoretical and epistemological foundation that orients and directs the development of education according to context, guiding the action in classroom spaces. Inductively, these models and theories are materialized through strategies and didactic actions to achieve learning goals, all within the framework of classroom practice exercised by teachers. It conceives education as an integral process that develops throughout life and promotes the progress of society, facilitating equal conditions for men and women and the full development of their potential (Gómez et al., 2019).

**Figure 1**

*Conceptualization of the Pedagogical Model*




The curricular design and implementation of TVE curricula are based on the philosophical pillars established in the pedagogical model outlined in the educational policy, detailed below.

**Figure 2**

Educational and Curricular Policy Paradigms

## Paradigm of complexity

It states that the human being is a self-organized and self-referent being, that they are aware of themself and their environment, whose existence makes sense within a natural social-familial ecosystem and as part of society. Regarding knowledge acquisition, this paradigm considers that learners develop in a

natural ecosystem (which refers to the biological character of knowledge in terms of brain forms and modes of learning) and in a social ecosystem that conditions knowledge acquisition.

In the natural ecosystem, our brain is designed to learn and adapt to the information we receive from the world around us. Neurosciences have shown how neural connections are strengthened or weakened depending on experience and exposure to stimuli, which underlines the biological basis of learning.

Human beings are characterized by autonomy and individuality, establishing relationships with the environment, possessing learning skills, inventiveness, creativity, the ability to integrate information from the natural and social world, and the faculty to make decisions.

In the educational field, the paradigm of complexity allows for broadening the training horizon since it considers that human action, due to its characteristics, is essentially uncertain and full of unpredictable events, which require the student to develop resourcefulness and propose new strategies to deal with a reality that changes daily.

## Humanism

It is oriented towards personal growth and, therefore, appreciates the student's experience, including its emotional aspects. Each person considers himself/herself responsible for his/her life and self-realization. Consequently, education is centered on the person so that he/she is the evaluator and guide of his/her own experience through the meaning that his/her learning process acquires.

Each person is unique and different. They have initiative, personal needs to grow, and the potential to develop activities and solve problems creatively.

## Rationalism

It is based on reason and objective truths as principles for the development of valid knowledge and has been fundamental in conceptualizing Costa Rican educational policies.

## Social Constructivism

It proposes the maximum and multifaceted development of the capacities and interests of students, according to learning in the context of a society, considering previous experiences and the mental structures of the person who participates in the processes of knowledge construction. It is part and product of human activity in the social and cultural context where the person develops (CSE; MEP, 2016, p 8-10).

Epistemological paradigms support the pedagogical model and guide pedagogical changes from the behaviorist model, centered on the teacher who teaches, to one centered on the student. This change requires a fundamental shift in the role of the educator, from a teacher who transmits to one who facilitates learning. In this sense, they will orient, guide, moderate, and facilitate learning by going to the students and offering them information when needed. Their primary role changes from being a protagonist to offering students diverse learning opportunities, collaborating with them so that they think critically, discuss, and reflect.

The student will leave behind his passive role, in which he received information and then memorized it but simultaneously forgot it quickly. The model establishes that students assume an active role, which motivates them to learn more, integrate knowledge, have a receptive attitude toward exchanging ideas, share information and learn from others, be autonomous in understanding and working with different groups, managing possible conflicts. (Zubiría, J.2010)

**Table 1**

*Differentiating Aspects between the Behaviorist Model and Social Constructivism*

| Aspects to Consider | Conduct | Pedagogical Models<br>Social Constructivism |
|---|---|---|
| **Learning Objectives** | They are outlined as observable behaviors and proposed as general and specific objectives for measuring their scope. | They are the learning that the student will construct. The student's previous knowledge is considered in its elaboration. Knowledge construction occurs when this is done in interaction with others.<br><br>Knowledge comes from the interaction of the individual and his environment. Constructions are not linked to one or another factor but reflect the consequences of mental contradictions resulting from interactions with the environment. |
| **Role of the student** | Students are seen as Blank Slates, or tabula rasa, which refers to the idea that they begin their learning process without any prior knowledge. This perspective suggests that educators should start from the premise that students lack previous knowledge of the subject being taught and that it is their responsibility to provide them with the necessary information and experiences to acquire knowledge and skills. | They are directly responsible for the construction of knowledge. The student must assume an active role in learning; they must be free to make decisions, investigate and explore by themself, accept their mistakes as constructs, trust in their capacity and development, and propose new situations for learning. They must be the protagonists of their learning, empowering themselves and committing themselves to the intellectual activity necessary to assume the construction of knowledge. Students must be able to work in teams, learn to argue, |

| Aspects to Consider | Conduct | Pedagogical Models<br>Social Constructivism |
|---|---|---|
| | Students follow orders, obey, require constant approval, and depend on the teacher, which is why they are considered passive in the teaching-learning process. They perform tasks where behavior can be observed, measured, and evaluated directly. | solve problems, and respect the ideas of others because it is in the interaction where an attitude toward knowledge is built, seeking information, and committing to the resolution of fundamental problems and their immediate environment.<br><br>Students are invited to create and produce ideas. It is essential for them to develop creativity and gain confidence in what they know and can do because they should not assume a passive role in the face of facts but rather an active role in the proposals they are faced with. |
| **Role of the Teacher** | It is considered the knowledge provider. He is the central figure of the process, and authority and decisions are centralized in him/her. Within this framework, the teacher performs the following functions or tasks: diagnosing instructional needs (measurable objectives), designing and creating conditions for instruction, maintaining and conducting | The teacher must be a promoter of the development and autonomy of the learners. It is necessary that they explore, discover, and build and that they can implement a new way of thinking in teaching. It requires knowing the characteristics of student learning and stages and stages of cognitive development.<br><br>- Guides the learning process to ensure the construction of knowledge · Promotes a |

| Aspects to Consider | Conduct | Pedagogical Models<br>Social Constructivism |
|---|---|---|
| | instruction, and managing evaluation techniques. | climate of reciprocity, respect, and self-confidence.<br>- Procures direct teaching and cognitive problem-posing.<br>- It should not be authoritarian so as not to foster moral and intellectual dependence and heteronomy.<br>- It must respect mistakes from which one can learn.<br>- Must respect students' strategies.<br>- It promotes active learning.<br>- Must not use reward and punishment, at most reciprocity sanctions, to encourage the construction of moral rules of conduct.<br>- Encourages dialogue and collaboration between learners and faculty.<br>- Constantly researches and investigates beforehand the concepts to be shared with students.<br>- Encourages student participation.<br>- Conduct assessments to check students' needs.<br><br>The role of the teaching person in this environment has to be rethought from the very peculiar conditions with which it differs from the more conventional learning |

| Aspects to Consider | Conduct | Pedagogical Models<br>Social Constructivism |
|---|---|---|
| | | contexts. The materials, the activities, the general framework of the process, the guiding function and, if necessary, the directive function, the sequencing of the contents, as well as other functions, will acquire very characteristic profiles that must be delimited with attention to the environment and respect for the very personal learning process required by the environment. It could be said that, in a certain way, the necessary scientific competence of the teacher loses some of its relevance to highlight the delicate function of the learning mediator.<br><br>It favors reflective and critical thinking, exercising the difficult task of keeping alive and stimulating motivation, and maintaining attention oriented to the nuclei of the subjects studied. The teachers in this environment will need to develop new habits and skills that are not comparable to those common in face-to-face environments. |

| Aspects to Consider | Conduct | Pedagogical Models<br>Social Constructivism |
|---|---|---|
| **Contents** | Content is valued as an end in itself. Technological means are used to guarantee its effective transmission. | It is conceived as an element under construction and not as processed information.<br>It includes information, procedures, attitudes, and values. Previous knowledge, with which conceptual networks can be created, is privileged. |
| **Methodology** | Rigid, inflexible teaching methods, employing instructional and programmed teaching. | It is based on strategies that allow the construction of knowledge, such as learning to learn, active methodologies that promote problem-solving, challenge-based learning, and inquiry, among others.<br>Meaningful learning is defined as the process by which new information is related to a relevant aspect of the student's knowledge structure.<br><br>The activities focus on the learner's interaction with others, the environment, and the culture, establishing learning as a result of their development and their relationships with others. |
| **Resources** | They are valued as enablers of learning and the effectiveness of the teaching process. | Resources are used to collaborate with students to construct knowledge (not finished or decorative resources). The |

| Aspects to Consider | Conduct | Pedagogical Models<br>Social Constructivism |
|---|---|---|
| | | resources allow us to prove an idea or provide a possible answer or solution to a problem, valuing the natural or social environment as a resource. |
| **Evaluation/ Assessment** | The behaviorist model assumes that all learners are equal; therefore, they all receive the same information.<br><br>Students are generally evaluated similarly, with the same instruments and guidelines established for grading them.<br>The evaluation focuses on the product, that is, on the mechanical executions of repetitive actions without giving room for reflection on the behavior executed. This behavior must be measurable and quantifiable, and the established objectives are the criterion of comparison to be used for their evaluation. | - Emphasis is placed on the evaluation of learning processes.<br>- Students' self-assessment is given as a capacity for self-regulation and self-evaluation.<br>- The process and the result of their learning is evaluated.<br>- The evaluation depends on the process of construction of meanings and contents.<br>- Through evaluation, the degree of meaningfulness is checked.<br>- Partial assessment activities are considered; it is assumed that more is learned than is grasped.<br>- It is advisable to use a variety of assessment activities since the learning context requires them due to their importance: functionality of learning.<br>- The ability to use learning to construct other meanings is evaluated. |

| Aspects to Consider | Conduct | Pedagogical Models<br>Social Constructivism |
|---|---|---|
| | The purpose of the evaluation is to gather the process's results and assess its effectiveness according to the objectives set.<br><br>The effectiveness of the process is based on the percentages of achievement of the pre-set objectives.<br>The evaluation focused on the achievement of the objectives has made written and oral tests the tools par excellence to measure the amount of learning (knowledge) that the students will demonstrate as evidence of their performance or achievement of the objectives will demonstrate as evidence of their performance or training. | - Learners' control and responsibility in carrying out an activity is assessed.<br>- Differential assessment of learning content. |

## Social Constructivism

It provides the referential framework of the pedagogical model, through which the proposed curricula for vocational technical education.

According to Lev Vygotsky, cited by Molina (2018), social constructivism is characterized by the following:

- **It considers the level of development;** that is, the student person possesses a zone of real progress defined as the actions that students can develop independently.

In this sense, it is relevant to highlight the importance of the diagnostic function of the evaluation in the learning process since its application allows us to obtain information on the actual development zone with which students start their educational level.

- **It promotes the students' active role in their learning. Students do not play a passive role in the process of their development; they stimulate the environment and compose and build their own conceptual and symbolic fabric, thus developing their own learning conditions. He acts on reality, transforms it,** and is transformed by it.

The nature of Technical Vocational Education increases the importance of this characteristic because, during the training process, the student can learn in natural work environments through exposure to authentic tasks, as well as the stimulation of the environment to which they are exposed during the

implementation of technical visits, tours, internships, and the development of professional practice. This allows him to be the architect of his own knowledge and transform his space.

- **Emphasizes the importance of interaction.** According to the above, the pedagogical model should promote the student's interaction with the environment and his relationship with others since the social factor plays a determining role in the construction of knowledge. From the point of view of vocational-technical education, this aspect is more significant since one of its objectives is to develop competencies in the student, which will allow them to enter the labor market successfully. This relation will only be possible to the extent that the competencies developed by the students respond to the needs of the productive sectors, which are characterized by being dynamic, dizzy, and with a strong impact caused by the development of artificial intelligence, the 4.0 revolution, automation and the use of technology.

In the current context, for vocational-technical education, it is essential to have a pedagogical mediation that privileges students' contact with the work environment. This interaction promotes learning based on realistic activities, using tools and technology to motivate them to engage in activities that have evident importance in business environments and facilitate the experience of providing solutions to real-world problems or those of a specific work environment.

Additionally, another element to consider is the construction of knowledge that is produced thanks to social interaction with people, and very especially to the role played by some key actors who participate in the educational process of this subsystem.

The teaching of a technical career must take place in the context of real-world problems or professional practice. The pedagogical mediation implemented should promote self-learning, the execution of collaborative and cooperative strategies, as well as promoting learning situations as close as possible to the professional context in which the students will develop in the future in such a way that spaces are provided in which students face real problems, with a level of difficulty and complexity corresponding to those they will encounter in the work environment.

It is also significant to point out the role of educational resources in the role of the teacher. Educational resources constitute how the teacher builds the "scaffolding" using which he/she supports himself/herself in leading the learning and independence of the students. Undoubtedly, education aimed at preparing people for the world of work requires resources that provide adequate support for achieving the competencies demanded by the labor market.

In this aspect, the teacher must carefully consider the needs of his students, observing their conceptual differences, learning rhythms and styles, inclusion, and exceptional abilities. Likewise, as the

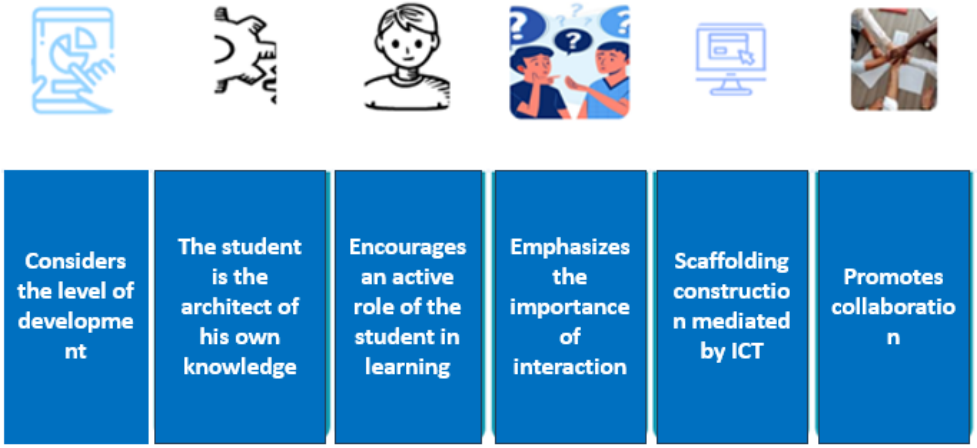
student becomes more proficient, the teacher will remove the scaffolding so that they can develop independently.

On the other hand, it is worth considering that, from the fundamentals of social constructivism, the development of activities and support provided by teachers is vital. Let's analyze the theoretical-practical relationship that characterizes vocational-technical education, oriented to acquiring knowledge, skills, abilities, values, and attitudes in a specific professional field. The educational assistance and support provided by teachers promote students' development of the skills and knowledge they need to be provided by teachers and encourage students to acquire more possibilities for autonomous action and independent use in new, increasingly complex situations and tasks.

This follow-up by the teacher is transcendental in the educational process of a technical career because during the pedagogical mediation, during the execution of technical visits, tours, internships, and professional practices in the company, students have the opportunity to make use of equipment, tools, and technology in general, as part of the resources that provide the scaffolding to the educational process, mediated with the supervision and monitoring of experts.

**Figure 3**

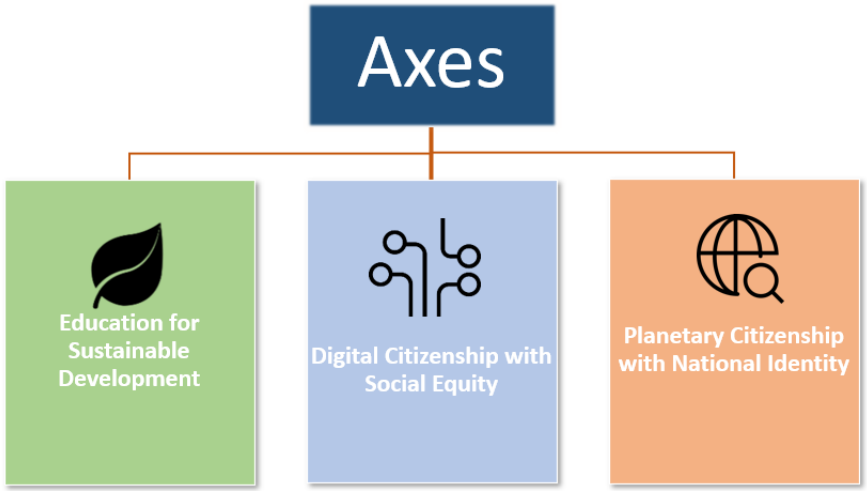
*Characteristics of Social Constructivism that support the pedagogical model of TVE.*




By the elements that make up the pedagogical model, Figure 4 shows the axes that cut across the curricular design and permeate the proposed study plan and the situations that develop in the educational context.

**Figure 4**

*Axes of the educational and curricular policy of the Ministry of Public Education*




## Education for Sustainable Development

An axis that turns education into the path of empowerment so that people make informed decisions, assume responsibility for their actions and their impact on the current and future community, and, consequently, contribute to the development of societies with environmental integrity, economic viability, and social justice for present and future generations.

## Planetary Citizenship with National Identity

The purpose is to strengthen awareness of the immediate connection and interaction between people and environments worldwide and the impact of local actions on the global level and vice versa. Furthermore, it implies returning to our historical memory to be aware of who we are, where we come from, and where we want to go.

## Digital Citizenship with Social Equity

An axis that seeks to develop a set of practices aimed at reducing the social and digital divide through the use and exploitation of digital technologies (CSE; MEP, 2016, pp. 10-12).

From the perspective of an education focused on competencies, the four dimensions promoted by Curricular Transformation: Educating for new citizenship (2015) are integrated:

- Ways of thinking refer to each person's cognitive development, which implies skills related to the generation of knowledge, problem-solving, creativity, and innovation.
- Ways of living in the world entail sociocultural development, the interrelationships woven into global citizenship with multicultural roots, and the construction of life projects.

- Ways of relating to others means creating bridges that help communication and collaboration.
- Tools to integrate into the world: This involves appropriating digital technologies and other forms of integration and paying attention to information management (MEP, 2015, pp. 33-37).

Additionally, it is essential that ETP, as a fundamental pillar for the country's equity, productivity, and sustainability, contribute to improving equal access to education, employment, entrepreneurship, and decent work.

Table 2 and Diagram 1 display the most relevant elements of the pedagogical model of Professional Technical Education, with their respective characteristics related to current educational policies, curricular and administrative management, the role of the student and teacher, and pedagogical mediation.

**Table 2**

Elements and Characteristics of the Pedagogical Model of Professional Technical Education, Regular Modality

| Elements to consider | Characteristics |
|---|---|
| **Educational Policies** | • It is based on the epistemological pillars, axes, principles, and dimensions established in the current educational policies approved by the CSE.<br>• It proposes a comprehensive, humanist, rationalist, and complex educational model based on social constructivism without neglecting the importance of applying technical standards.<br>• Promotes inclusion, gender equality, creativity, innovation, reflection, critical thinking, and multilingualism. Has entrepreneurial skills and is committed to sustainability, Costa Rican society, and planetary and digital citizenship. |
| **Curriculum Management** | • The study plans are designed with a competency-based approach from a training perspective, considering both knowing how to know and knowing how to do (state-of-the-art technology) and knowing how to be and live with others.<br>• Curriculum design based on qualification standards, implemented with a methodology based on the analysis of the educational and labor context established by the MNC-EFTP-CR, providing information on the requirements of the productive sector to which the qualification belongs, both in the national and international context.<br>• Promotes an educational offer that responds to the needs of the productive sectors and favors the employability and continuity of higher |

| Elements to consider | Characteristics |
|---|---|
| | education studies in students through the continuous advances of technology, artificial intelligence, and the impact of revolution 4.0.<br>• Promotes the management of teaching human talent, developing the capabilities required to achieve the student's competencies according to the context. |
| **Administrative Management** | • Promotes the coordination of the actors that make up the National System of Vocational Technical Education and Training.<br>• Establishes strategic alliances between the various TVET actors.<br>• Manages the financial resources necessary to provide students who require it with economic incentives (scholarships), food, and transportation services that guarantee their permanence and educational success.<br>• Promotes the development of training processes for teachers according to the needs of the context. |
| **Pedagogical Mediation** | • Propone estrategias pedagógicas centradas en el aprendizaje.<br>• Promotes the student to construct knowledge autonomously through their relationship with other collaborators.<br>• Strengthens the action-oriented methodological approach by implementing active methodologies, which are focused on students and characterized by conceiving learning as a process rather than only as a reception and accumulation of information.<br>• It proposes that the activities be based on the student's interaction with others, the environment, and the culture, establishing learning as a consequence of their development and relationships with others.<br>• It proposes the development of complex activities required for life and the world of work through the planning and design of authentic learning situations. Applying projects, simulations, and active experimentation is |

| Elements to consider | Characteristics |
|---|---|
| | relevant for implementing pedagogical mediation. Simulation is a technique that allows you to recreate situations or establish the feasibility of an experiment. A physical system is visualized from the simulation, making a connection between the abstract and reality. Simulations create an interactive learning environment, allowing students to explore the dynamics of a process.<br>In the case of active experimentation, students learn and develop skills through experience in the real world. Learning constitutes the process by which knowledge is created through experience transformation. Knowledge is produced through actions caused by a concrete experience, which is transformed into an abstract conceptualization and allows it to be applied to new situations, forming a continuous and interactive process that generates new learning. Learning is a process of mutual relationship between experience and theory. Active experimentation promotes learning by designing experiments in the laboratory and the company. In this sense, experience is not enough to produce knowledge; modification of the student's cognitive strategies is necessary. Therefore, experience makes sense when linked to prior knowledge, and conceptual scaffolding is developed, allowing new knowledge to be applied to new situations.<br>The project as a learning strategy allows students to take greater responsibility for their learning by applying the skills acquired in the educational process in real-life situations. Through its application, it seeks to confront students with learning experiences that lead them to rescue, understand, and apply the learning acquired as a tool to solve problems or propose improvements in the environment in which they operate. Likewise, it encourages students to get involved in solving problems and other |

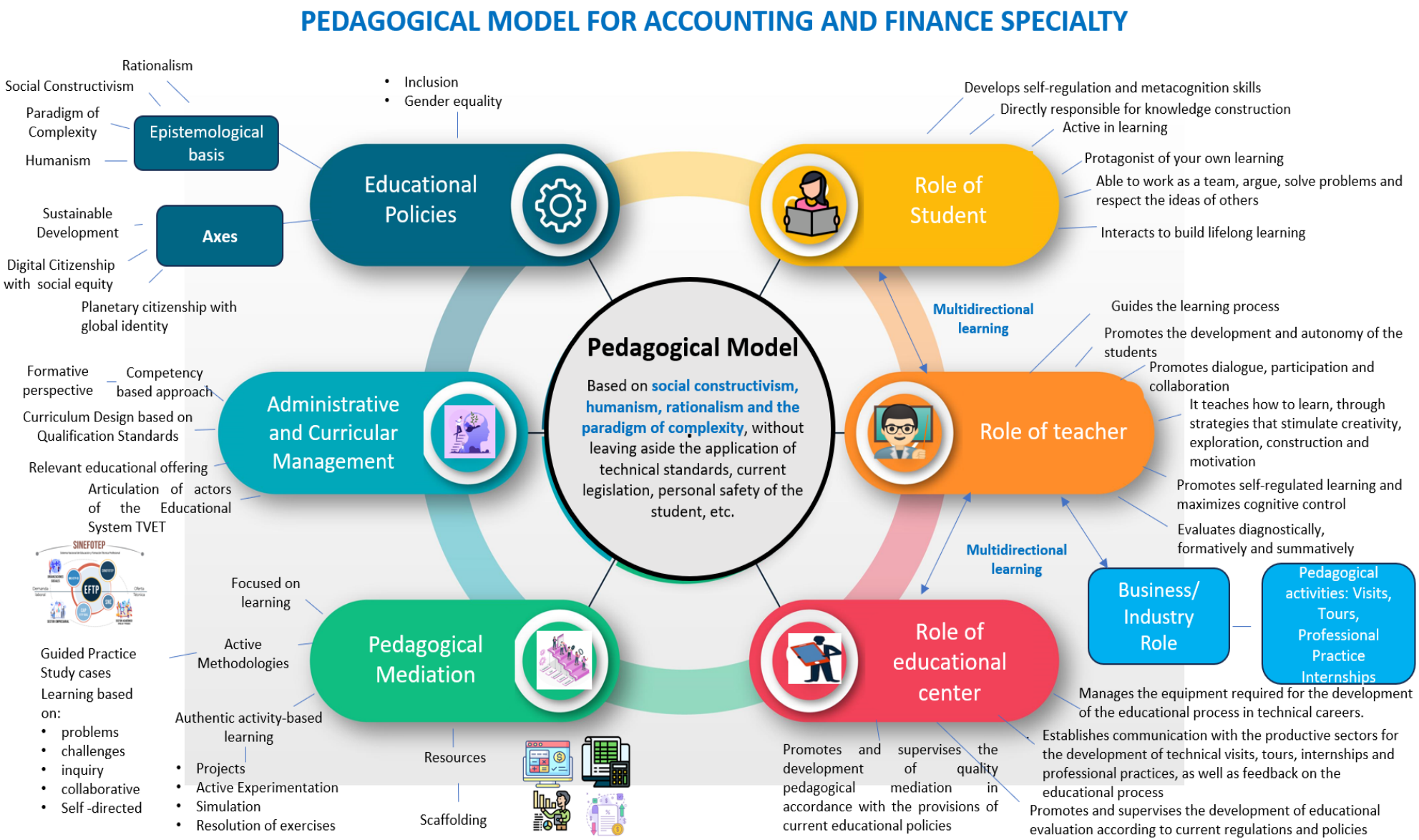
| Elements to consider | Characteristics |
|---|---|
| | significant tasks, allowing them to work autonomously in constructing their learning.<br>• Promotes motivation in students by engaging in activities that are clearly important in business environments and facilitates the application of their learning in solving real-world problems or in a specific work environment.<br>• Enhances learning in natural work environments, using the equipment, technological educational resources, supplies, tools, and others from the training company. |
| **Role of the Student** | • He is directly responsible for the construction of knowledge.<br>• Plays an active and leading role in learning.<br>• Demonstrates abilities to work as a team, argue, solve problems, and respect the ideas of others.<br>• Interacts with others and with their environment to build meaningful learning.<br>• Create and lead your own learning experience.<br>• They Investigate and explore on their own, committing to solving real problems and those in their closest environment.<br>• Assumes with commitment the intellectual activity necessary for the construction of knowledge.<br>• Develops self-regulation and metacognition skills, which allows them to reflect on what they know and how they learn. The purpose is to be aware of yourself as a learner to control your cognition and motivation to improve your learning. Self-regulated learners know how to plan their learning and monitor their understanding efficiently and effectively; they know when they do not understand and have strategies to review and correct the aspects they have not understood. They know how to evaluate their learning accurately and effectively. |

| Elements to consider | Characteristics |
|---|---|
| | • Share knowledge, abilities, skills, values, and attitudes with teachers and students, promoting multidirectional and dynamic learning situations that arise from their interaction with the business environment. |
| **Role of the Teacher** | • Guides and guides the learning process.<br>• Promotes innovation, development, and autonomy in students. It teaches how to learn through strategies that stimulate creativity and favor movement, exploration, production, and motivation through pedagogical mediation.<br>• Maintains communication and coordination with the company and the business/industrial sector in relation to the student's performance during the development of pedagogical activities outside the educational center.<br>• Provides and monitors the educational support the student requires regarding methodological and evaluation strategies.<br>• Maintains confidentiality regarding the industrial or commercial information to which it has access during the development of pedagogical activities outside the educational center.<br>• Promotes the development of positive emotions in the class or, more specifically, motivation through curiosity, inquiry, and the active role of students as a fundamental input for the achievement of executive attention, the formation of new neural networks (neuroplasticity), and the consolidation of long-term memories; processes inherent to learning, by what is derived from current research in the field of cognitive neurosciences.<br>• Promotes self-regulated learning and maximizes students' cognitive engagement by helping them understand the nature of the learning activities provided to them and the guidelines used when presenting those learning activities. |

| Elements to consider | Characteristics |
|---|---|
| | • Carry out the diagnostic, formative, and summative evaluation process.<br>• Promotes multidirectional and dynamic learning situations based on its interaction with the students, mentors, and the environment of the training companies attended by the students in their charge during the alternate processes. |
| **Role of the Educational Center** | • Promotes mechanisms for the planning and financing of Professional Technical Education, including infrastructure, equipment, tools, and inputs that facilitate the improvement and strengthening of the quality of the educational service and the pedagogical mediation of technical careers according to the context demands.<br>• Establishes communication with the productive sectors for the development of technical visits, tours, internships, and professional practices, as well as feedback on the educational process.<br>• Promotes and supervises the development of educational evaluation according to current regulations and policies.<br>• Establishes effective communication bridges with the person in charge of the student.<br>• Promotes and supervises the development of quality pedagogical mediation by the provisions of current educational policies.<br>• Implements protocols that ensure the permanence of students in the educational center and academic success.<br>• Manages administrative processes with other MEP departments, guaranteeing the educational center's operation and the required control and monitoring mechanisms. |

**Diagram 1**

Elements and Characteristics of the Professional Technical Education, Regular Modality Pedagogical Model.



in the framework of the recommendations given to the country by the OECD, the National Qualifications Framework for Technical Vocational Education and Training of Costa Rica (MNC-EFTP-CR) is implemented, which constitutes the nationally recognized structure that regulates the qualifications and associated competencies based on a set of technical criteria contained in the descriptors.

Finally, it is important to point out that, for the first time, the study programs have qualification standards as one of their inputs. This is why, once the study plan is implemented, the technical diploma at the intermediate level of these programs will be equivalent to qualification level 4, established in the MNC-EFTP-CR.

## Curricular Approach

The new trends characterize the organization of the labor market and the demand for new professional profiles, within the framework of economic globalization and the information and knowledge society have led to a transformation in the knowledge, skills, abilities, values, and attitudes required by technical human talent, which represents one of the most in-demand profiles according to employers, both in the national and international labor market.

Specialized positions such as technicians, sales representatives, electricians, mechanics, office support staff, and engineers have been ranked among the top five most difficult positions to fill in Costa Rica in the last ten years. The shortage of available human talent and the lack of technical skills and human development competencies are the main reasons employers are not finding the right talent for their organizations (Manpower Group, 2018).

Besides this, the World Bank, the ILO, and UNESCO (2023) think that the trends associated with Industry 4.0 impact the demand for skills, the distribution of economic opportunities, the evolution of labor markets, technological progress, artificial intelligence, demographic transformation, and climate change. Against this backdrop, quality vocational technical education is required to ensure a successful transition to the labor market.

Another important factor impacting professional technical education is artificial intelligence, one of the areas of technology that has brought about the most dizzying changes in the social, economic, and cultural life of people and countries. Its role is relevant, as it is part of the preparation required by students to face the dynamic world of work and contribute to employment and productivity.

Similarly, the pandemic caused by COVID-19 accelerated the development of digital competencies in TVET, bringing with it opportunities but also highlighting the limitations that must be overcome for these innovations to reach their full potential and contribute to the system's resilience in the face of future disruptions.

In this context, the competency-based approach, from the formative current or perspective (it has epistemological support linked to constructivism, neo-constructivism, cognitivism, and social constructivism), constitutes one of the main factors that dynamize the national economy. At present, it is recognized that people learn to construct the meaning of their existence through facts and experiences that already exist, which allows the elaboration of new knowledge.

From a social constructivist perspective, the competency-based approach demands a direct link with people's comprehensive development. Learning competence cannot be isolated from the individual's development, community, or work-social setting. This trend recognizes that knowledge is built from the

learner's experience, from the information he receives and how he processes, collates, integrates, rebuilds, and interprets it, but mainly from how he shares it with others.

The competency-based approach seeks students to develop their skills or abilities to achieve comprehensive development throughout their lives, which allows them to enter the employment sector or pursue higher education studies successfully. According to López (2016), "The word competence is polysemic, so its approach requires specifying the perspective of its focus since it is currently expected to find a large variety of classifications (p. 43).

Within this framework of the competency-based approach, Ramírez (2020) considers that:

> It transcends the traditional educational approach that privileged memorization skills so that it challenges people to apply knowledge in different situations; validates learning as a stepwise and integral process in which errors are part; emphasizes more comprehensive processes in which the acquisition and assimilation of knowledge are integrated into knowing how to know, knowing how to do, knowing how to be and knowing how to live together. (p.5)

In the competence-based approach from the training perspective, competences refer to the four pillars of knowledge presented by Jacques Delors, who states that education should be structured around four fundamental learnings that, in the course of life of each person, will be, in a sense, pillars of knowledge:

learning to know, that is, acquiring the instruments for understanding; learning to do, to be able to influence one's environment; learn to live together, to participate and cooperate with others in all human activities; finally, learning to be, a fundamental process that gathers elements of the previous three pillars. Indeed, these four paths of knowledge converge into one, as there are many points of contact, similarity, and exchange among them (Delors, 1994).

To make development possible in people's lives, their training process must be related to acquiring data and information and articulating and integrating knowledge or learning: knowing, doing, living together, and being.

These competencies refer us to action. Perrenoud (2008) states, " Competence is the ability to mobilize various cognitive resources to deal with a certain type of situation." Roegiers (2010) "considers them as an organized set of capacities (activities) that are exercised on the contents in a given category to solve the problems arising from them." (López, p. 67).

Competences mobilize knowledge, ways of doing things, and attitudes; when the person has competence, the person updates what he knows in a singular context and at the time. In this sense, it is essential to consider motivation as an element in developing skills since it is considered a human dimension based on learning. The motivated student rehearses appropriate behaviors in the face of different

experiences since, based on the errors previously committed, he evades responses that did not work in specific situations and replicates those with successful results (Ramírez, 2020).

Consequently, when we talk about the development of skills, we make a direct reference to learning. From this perspective, current research in the field of cognitive neuroscience makes it clear that the development of positive emotions in the class, or more specifically motivation, through curiosity, inquiry, and the active role of students constitutes a fundamental input for the achievement of executive attention, the formation of new neural networks (neuroplasticity), and the consolidation of long-term memories; processes inherent to learning.

According to these ideas, competence can be defined as knowledge in action (López, 2016). Castillo and Cabrerizo (2010) define competence as:

> …the ability to apply knowledge -what is known- along with skills and abilities -what is known to do- to carry out a professional activity satisfactorily and in a given context satisfactorily -what is known to be oneself, and what is known to be with others. (p. 64).

Tobón (2007) defines competences as:

> …complex performance processes suitable in specific contexts, integrating different knowledge (knowing how to be, knowing how to do, knowing how to know and knowing how to live together), to carry out activities and solve problems with a sense of challenge, motivation, flexibility, creativity, understanding and entrepreneurship, within a perspective of metacognitive processing, ongoing improvement and ethical commitment, to contribute to personal development, construction and strengthening of the social fabric, continuous search for sustainable economic business development, and care and protection of the environment and living species (p. 17).

This definition portrays six essential aspects of competencies from a complex approach: processes, complexity, performance, suitability, metacognition, and ethics. This means that, in each competence, an analysis of some of the central aspects is made to guide learning and evaluation, which has implications for didactics and evaluation strategies and instruments.

Tobón (2007) mentions that competencies are an approach to education, though not a pedagogical model. They are an approach because they only focus on certain conceptual and methodological aspects of education and management of human talent; for example 1) integration of knowledge into performance, such as knowing how to be, knowing how to do, knowing how to know and knowing how to live together; 2) construction of training programs in line with the institutional philosophy and the disciplinary, research, labor, professional, social and environmental requirements; 3) education oriented through quality

criteria in every process; 4) emphasis on metacognition in didactics and evaluation of competences; and 5) use of strategies and instruments for competence evaluation through the articulation of qualitative with quantitative elements (p. 18-19).

For their part, Estévez and Robles (2013) define competence "as the ability to put into motion (apply) knowledge (knowledge), skills (know-how) and attitudes (implies values) in a relevant way to solve problems or perform tasks. In specific contexts and situations" (p. 8).

When working under a competency-based approach, the first thing that should be clarified is the proposed goals or purposes. When the teacher plans, it is essential that he sets the goals, determines the expected results, and identifies the competencies to be developed.

For Adam (2004) learning outcomes:

> … are statements about the student's expected abilities to do, understand, or demonstrate upon finishing a learning process. They comprehensively describe the knowledge, skills, and attitudes that students will acquire in a training process. These results must be observable or measurable and are described using a dynamic verb, that is, one referring to an action, not a state (p. 19).

About the context of professional technical education and where training is directed, Muñoz (2012) believes that "the competency-based approach focuses on the development of technical training so that people can develop it efficiently. And effective and in perspective of competitiveness and scientific/technological innovation or technical and algorithmic knowledge management" (p. 21)

The competency-based approach proposed in this study program considers the development of specific, generic, and human development competencies as part of the elements of curricular design.

Specific competencies involve the specific knowledge of each thematic area or discipline. Generic competencies constitute part of the command that the student must have on the necessary theoretical knowledge supporting the discipline, including cognitive, methodological, technological, and linguistic functions. Competences for human development refer to the ability to maintain an optimal social relationship, and they are linked to cooperation when carrying out joint or self-knowledge projects. Likewise, they are linked to the ability to achieve an overview and imply people's understanding, knowledge, and sensitivity. It is considered as the ability to act with flexibility and willingness to change when facing new situations (López, 2017, pp. 46-47).

## Profile of Actors in the Learning Process

**Figure 5**

*Curricular Elements of the Technical Careers Profile*

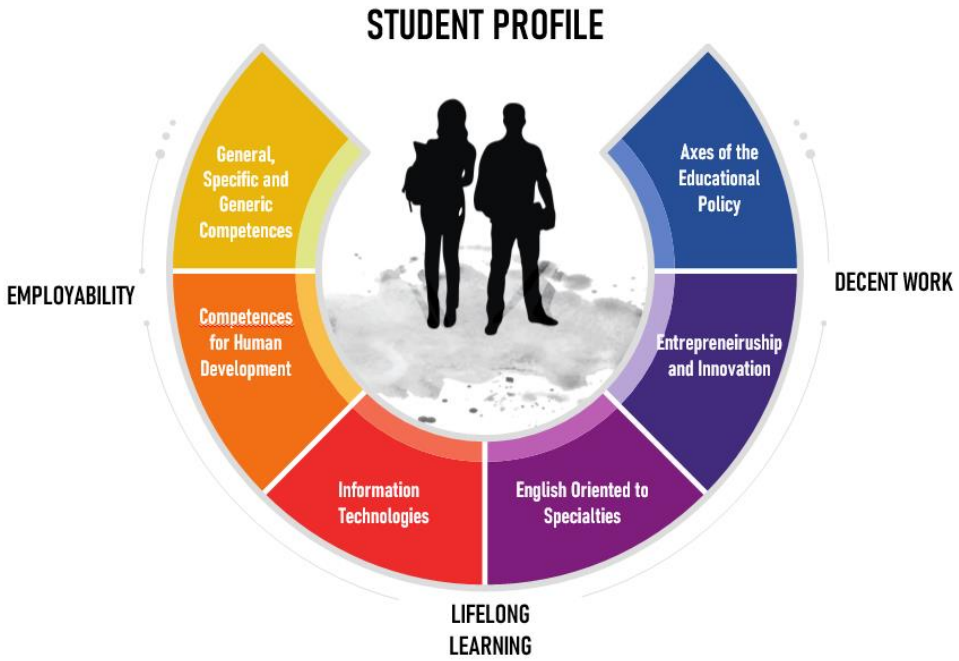



Figure 5 shows the curricular elements contained in the curriculum proposal for technical careers.

## Student

Under the competence-based approach and the foundations established under the educational policies and guidelines issued by the CSE in matters related to Technical Vocational Education (TVE), each student is expected to develop the following competencies at the end of their training process in the technical specialty.

### *General Competence*

It is based on the qualification standard that was used to prepare the study program. It describes the main function that a technician at the intermediate level performs in the discipline where he was trained; this starts from analyzing the educational and labor context resulting from the information provided by key informants and national and international information sources.

- To develop processes for collecting, recording, and analyzing accounting information using technology tools according to current regulations and laws, with autonomy, ethics, and responsibility through assertive coordination of work teams to solve problems.

***Specific Competences***

These are related to the specific knowledge of each thematic area or discipline.

- Prepare financial statements for an organization according to current regulations and laws.
- Post the balance sheet accounts according to current standards and legislation.
- Perform cost analysis of financial processes according to the client's conditions and legislation.
- Analyze financial and economic indicators, forecasts, and budgets according to current legislation and organizational policies.

***Generic Competences***

They constitute part of the command that students must have on the required theoretical knowledge supporting this discipline.

- Identify business opportunities and apply methodologies for building business models.
- Prepare business plans applying current market methodologies.
- Develop the corresponding stages for creating practice companies and their life project, considering their skills, resources, the environment, and their local and social commitment.
- Performs activities of a security operations center (SOC).

- Executes IT monitoring actions.
- Implements defense techniques to the information infrastructure.
- Use digital tools and technologies by applying open source and licensed software, data automation and analysis and their transmission through the Internet, and evaluating alternatives for data protection and integrity through the use of technologies.
- Promote and verify actions that respond to environmental regulations.
- Apply occupational health standards according to established protocols.
- Apply quality assurance standards established both nationally and internationally.
- Coordinate actions with work teams assertively and proactively.
- Propose creative and innovative solutions to specific processes in technical training.
- Demonstrate ability and skills in the tasks of the specialty.
- Understand, interpret, and communicate technical information about their training field.
- Direct production processes, complying with the instructions of senior technicians.
- Prepare and evaluate specialty projects.
- Demonstrate quality work.
- Apply preventive and corrective maintenance systems to equipment, machinery, and tools typical of their specialty.
- Demonstrate professional ethics when carrying out tasks related to their specialty.
- Organize their workspace, applying technical standards of the specialty.

- Use the materials, equipment, machinery, and tools in their technical training area.

***Competences for Human Development***

These are defined as competencies not specific to an occupation, which are needed for the comprehensive development of any person, professional, or citizen. They are acquired during the development of the pedagogical mediation process, the performance of the discipline, and throughout life.

- Perform the tasks of their technical training area, such as:
  - *Self-control:* Ability to control or dominate oneself.
  - *Ethical commitment:* Capacity or will to do good through moral relations among humans.
  - *Discernment:* The ability to understand or state the difference among several things of the same matter. It involves moral or action judgments solved with integrity, applying a slow concentration process for decision-making with ethics and morals.
  - *Responsibility:* Ability to analyze processes, identify and understand issues, and propose a practical and viable approach.
- Propose solutions to workplace problems, showing the ability to analyze processes and identify and understand practical and viable approaches.
- Apply principles of customer service.

- Demonstrate the ability to be attentive to others by applying the company's policies and relating effectively to solve the need, the service, or the proposed product.
- Serve users proactively and assertively.
- Communicate correctly both orally and in writing. Demonstrate the ability to produce an audible or visual communication channel to convey information accurately.
- Demonstrate self-learning ability with no need for a mediator.
- Communicate assertively. Communicate clear and objective information regarding points of view, desires, and feelings with honesty and respect for other people.
- Work in a team responsibly and orderly.
- Show negotiation skills. Present points of view to attain agreements or results.
- Evidence of innovation and creativity. Develop products or processes in a novel and creative way.
- Demonstrate leadership in the technical training area to achieve the organization's goals and objectives and the common good.
- Show the ability to anticipate, on their initiative, future problems or needs in their technical training.
- Show critical thinking. Interpret opinions or statements with valid or truthful arguments applied to the context of everyday life.
- Other competencies required by the public and educational sectors.

## Teacher

It is a facilitator of information and knowledge. For this, the teacher requires genuine willingness and commitment to promote skill development effectively. Below are some of the characteristics of teachers in a competence-based approach:

- Show interest in researching, knowing, and developing new knowledge related to their technical specialty.
- Show knowledge of national and international reality as related to the field of action of their specialty.
- Carefully evaluate their learning and experiences.
- Recognize their abilities and limitations, seeking continuous personal development.
- Direct and structure knowledge to facilitate meaningful learning experiences.
- Recognize in depth the skills, content, and approaches established for teaching, as well as the interrelationships and rationality of the curriculum.
- Have critical, systemic, divergent, and insightful thinking skills framed under valid societal ethical processes.
- Participate responsibly in the process of skill development.
- Have the ability to learn to learn.

- Promote strategies to encourage students to acquire significant learning.
- Design, organize and propose teaching strategies and activities, adequate to the levels and forms of skill development, which students must acquire by interconnecting the characteristics of the social and cultural setting.
- Participate in educational quality enhancement.
- Have the ability to express themselves clearly, simply and correctly both orally and in writing, both in the technical field and in the daily social sphere.
- Know how to listen to different points of view and listen to the needs expressed by learners and peers within a framework of positive reflection.
- Address conflict solution processes among peers adequately, promoting dialogue and committing to the ideals of Costa Rican education.
- Guide the intellectual development of students.
- Generate evaluation strategies that inspire meaningful learning.
- Explore the knowledge and potential of students for skill development.
- Work in teams.
- Show empathy, sensitivity, and respect for the needs and feelings of others.
- Have a sense of social equity, justice, respect, objectivity, integrity, and honesty.
- Propose, analyze, and solve problems; face intellectual challenges in which they generate answers based on their knowledge and experiences.

- Have the ability to guide students to acquire the ability to analyze and solve problems.
- Identify learning styles to optimize and encourage skills.
- Determine their style regarding the teaching-learning process by using multiple information and innovation sources.

## Curriculum Design

As part of the elements of curriculum design, the study program includes the development of specific or technical competencies in technical training. In addition, it includes the competencies for human development and the axis of the educational policy, "The Person: Center of the educational process and transforming subject of society," which permeates the entire educational process of the technical program or specialty selected by the student.

Learning outcomes are statements associated with what the student is expected to do, understand, or demonstrate upon completing the learning process. Essential knowledge is the technical, theoretical, and methodological knowledge of the field and other disciplines required for the learning process in their area of technical training and life. This must be developed to achieve the learning outcomes established in the curricular proposal.

Achievement indicators are statements describing the path toward compliance with the standard; they set the student's purposes, goals, and aims from the affective, cognitive, and instrumental points of view. These are indicators for macro evaluation that allow visualizing and showing the student's achievement level as a product of the pedagogical approach developed by the teacher.

Below is the format template established in the curriculum design of this study program.

## Format template of curriculum design

| | | | |
|---|---|---|---|
| **Specialty[1]:** Bilingual Accounting and Finance | **Modality:** | **Detailed Field[2]:** | **Level:** |
| **Sub-area:** | **Study Unit:** | | **Estimated time:** |
| **Competences for human development:** | | **Educational Policy Axis[3]:** | |

| Learning Outcomes | Essential Knowledge | Achievement Indicators[4] |
|---|---|---|
| 1. | | |
| 2. | | |
| 3. | | |

[1] Name of the approved Qualification Standard of MNC EFTP CR.

[2] According to the Internatonal Standards Classification of Education (ISCED).

[3] Educational Polícy "The person: Center of the educational process and transforming subject of society"

4 Macro evaluation indicators.

## Didactic Principles and Methodological Strategies for Pedagogic Mediation

Education occupies a central core of countries' agendas. This is due to rapid advances in information and communication technologies, the shift towards knowledge-based economies, and the emphasis on the critical skills and capabilities required of 21st-century citizens. Under this premise, the educational system and the teacher must facilitate pedagogical mediation that allows the acquisition of knowledge, the development of skills, and the tools a person requires for their performance today.

Information and telecommunications technologies influence new generations directly and indirectly, which means, among other factors, that they learn differently from previous generations. Using technological resources to satisfy learning and training needs is not enough. The challenge is that new technologies constitute a means to train new generations of citizens with the values that society demands.

For this reason, the learning method constitutes a critical factor in creating new learning environments. In other words, the learning method is the way or path in the presentation of information, the steps that are followed and make learners participate in an active and interactive, critical, reflective, and creative way, as well as committed and responsible; so that learners are not only recipients of the information systematized

and presented by others but quite the opposite, that they participate in the construction of knowledge and contribute to the learning of the other members of their group.

Within this order of ideas, John Biggs proposes constructive alignment, which constitutes a pedagogical model that answers how to teach so that all class members learn more deeply and how to revitalize the meaning of teaching beyond transmitting content. His conceptual model proposes a different way of delimiting and expressing what is taught, how it is taught, and what is evaluated.

Biggs points out that teaching "forms a complex system, which includes at the classroom level the teacher, the students, the context, the learning activities and their results" (Biggs, 1996, p. 350). These systems need to be aligned if we want to foster student learning: "When there is alignment between what we want, how we teach, and how we assess, teaching is likely to be much more effective than when there is not" (Biggs, 2004, p.46).

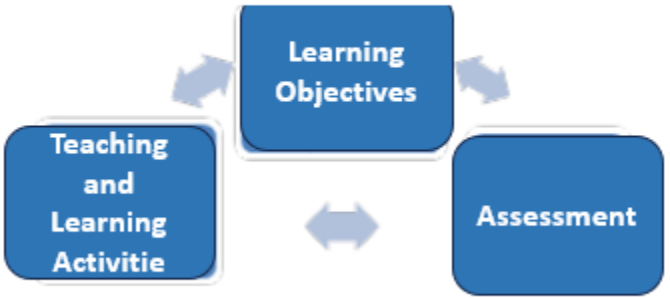
This alignment occurs in a context or under certain situational factors we cannot forget when designing a course (Fink, 2004). This means that teachers must start by knowing the learning results of the course they teach and, based on these, design an evaluation system and teaching-learning activities that are a) consistent with each other and b) consistent with the learning results. Described. Let us note that this

implies that evaluation should not be treated as something apart from teaching-learning methodologies, but it is an integral part of them.

**Diagram 2**

*The interconnection between three main elements of school planning*

**Diagram 1**; the interconnection between three main elements of school planning




As shown in Diagram 1, Constructive Alignment requires that teachers know, with clarity and precision, what are considered three central elements of educational planning:

• Learning Objectives, previously called objectives or goals, now competencies: What do we expect our students to achieve in our degrees, courses, or classes?
• Teaching and Learning Activities: What will our students do to achieve the expected results, and what will we do to support them?
• Assessment: How will we evaluate if our students achieved the expected results?

By the constructive alignment model, vocational-technical education and training require an action-oriented methodological approach to implementing pedagogical mediation. This model is characterized by moving away from systematic procedures related to specific theoretical structures and is based on didactics that facilitate the connection between knowledge and action.

Action-oriented methods aim to teach strategies that link the student with life and work situations. In this context, action-oriented teaching considers problem-solving and includes planning, execution, control, and evaluation. For this reason, it is not enough to carry out actions according to instructions; the central purpose of this pedagogical approach is the development of action competence.

These methods include content-related learning, methodical problem-solving, social-communicative, and affective-ethical learning. Some action-oriented strategies that teachers can implement in their

pedagogical mediation are listed below: projects, simulated situations, business games, case studies, and role-playing games.

These methods are based on the development of complex activities required for life and the world of work, which the students carry out independently. The guide text method is also action-oriented and includes projects, simulations, business games, case studies, and role-playing games. Use guide texts, such as guiding questions, principles, work plans, and control sheets, to stimulate and structure learning processes.

Scenario and future workshops also have a place in the spectrum of methods used for teaching and learning in vocational-technical education and training. Other variants that belong to action-oriented methods are problem analysis, workshop development, experimental exercises, or experimentation-oriented teaching. (Bonz, B.2006)

It is important to note that incorporating action-oriented didactics methods, developing pedagogical mediation oriented on active methodologies, and planning and designing authentic learning situations promote learning based on realistic activities and provide clear information on the knowledge and skills developed by students. Likewise, they promote motivation in students by engaging in activities that are important in business environments, in which the application of their learning is facilitated, such as solving real-world problems or in a specific work environment.

Teaching based on active methodologies is student-centered, focusing on the development of specific career competencies. These strategies view learning as a constructive rather than a receptive process. Cognitive psychology has consistently shown that one of the most essential structures of memory is its associative structure. Knowledge is structured in networks of related concepts called semantic networks. New information is assimilated into the existing network. Depending on how this connection is made, the new information may or may not be used to solve problems or recognize situations.

A second element that underpins active teaching methodologies is that self-directed learning, or the development of metacognitive skills, promotes better and deeper learning. It involves promoting competencies that allow students to judge the difficulty of problems, detect whether they understood a text, know when to use alternative strategies to understand documentation, and assess their knowledge acquisition progress.

These methodologies are based on principles proposed by Piaget, Vygotsky, and Ausubel, who argue that students should be active, committed, and autonomously involved in their learning. Moreover, they focus on the students and are characterized by conceiving learning as a process rather than merely the reception and accumulation of information (Altamirano et al., 2022).

Active methodologies for teaching and learning focus on the students and are characterized by conceiving learning as a process and not only as a reception and accumulation of information. Another element that bases its application on is self-directed learning, the development of metacognitive skills that promote better and more significant learning. Students work as a team during self-directed learning, argue, discuss, and constantly evaluate what they learn.

These methodologies emphasize that teaching must take place in the context of real-world problems or professional practice. Situations should be presented as close as possible to the professional context in which the student will develop. Contextualizing teaching promotes students' positive attitude towards learning and motivation. It also allows students to face problems with difficulty and complexity similar to those in professional practice.

The Compendium of Strategies for Pedagogical Mediation of Professional Technical Education (2023) presents active methodologies that the teacher and mentor can implement between them:

- **The Flipped Classroom is conceived as a pedagogical model that emphasizes the need to transfer part of the teaching and learning process outside the classroom, using** class time to develop cognitive processes of greater complexity that promote meaningful learning.
- **Reflective Inquiry-Based Learning is similar to project-based learning; however, the role of teachers is different. In reflective or inquiry-based learning, the student explores a topic and chooses it**, develops the

research plan, and arrives at conclusions, although the teacher is available to provide help and guidance when necessary.

• **Problem-based learning: Although this strategy begins with the formulation of the problem posed by the student or the teacher, its purpose not only focuses on solving the problem but also on** substantiating the possible solution. This is seen when the same problem is assigned to several groups. When presenting the solutions, it is observed which strategy or argumentation was adopted in each of the teams.

• **Project-based learning.** The project is defined as the set of activities articulated among themselves to generate products, services, or understandings capable of solving problems or satisfying needs and concerns, according to the resources and time allocated. To the above, project-based learning is a methodological design and programming strategy that implements a set of tasks based on the resolution of questions or problems (challenges) through a research or creation process by the student working in a relatively autonomous manner, with a high level of involvement and cooperation and which culminates in a final product presented to others.

• **Challenge-based learning,** which has its roots in experiential learning, has as a fundamental principle that students learn better when they actively participate in open learning experiences than when they passively participate in structured activities.

•**Project.** This technique confronts students with situations that lead them to understand and apply what they learn as a tool to solve problems. These experiences in which they are involved make them learn to

manage and use available resources such as time and materials, in addition to developing and perfecting academic and social skills through pedagogical mediation.

The project technique focuses on fundamental concepts and principles of the discipline of knowledge and not on select topics. The situation in which the students work is, as much as possible, oriented towards real life and the work context, frequently with real difficulties to face and with constant feedback.

• **Cooperative Learning.** It is essential as a methodology for developing pedagogical mediation strategies under the competency-based approach. Interdependence is achieved through the cooperative relationships between those involved in learning. This does not mean suppressing individual work; it is necessary to better prepare for group effort in order to achieve the task together. Cooperating is sharing a significant life experience that requires working together to achieve mutual benefits. Cooperation implies joint results through positive interdependence that involves all team members in what is done and in the process of which each one contributes their talent (Ferreiro, 2007).

• **Learning based on experience.** If we take into consideration that the need to acquire skills by the highly competitive demands of companies and the changing conditions of the context in which they operate is currently a reality in our society, promoting skills related to problem-solving, autonomous learning, and the ability to make decisions, self-direct their actions and analyze their impact, takes on a high value. To

achieve these skills, experiential learning is a handy tool, especially in on-the-job training, where acquiring knowledge effectively and quickly is essential.

Experiential learning is an educational approach based on active learning and the practical application of knowledge. Unlike more traditional learning approaches, which focus on passively transmitting information, it is based on the idea that students learn best when they engage in practical, meaningful experiences. It differs from traditional approaches, requiring participation, connection to the real world, and reflective learning. It is a learning process in which people (individually or in groups) perform specific actions and observe the effects. This type of training promotes a deep construction of knowledge and increases understanding, effectiveness, and efficiency in implementing the skills learned.

• **Simulation:** These are learning experiences focused on challenge, challenge, and adventure, presenting in a simplified and summarized way models of real and complex situations that subject the student to decision-making, leadership, communication, planning, and delegation. Simulation is a beneficial technique to achieve meaningful learning and recreate experiences that would be impossible to experience, as occurs, for example, with events from the past. Students can represent situations they face at work or hope to encounter. They can be tasked with managing a company from a given situation or managing a specific function within a simulated company.

Simulations based on reality facilitate the change of attitudes and skills with the objective that this change directly impacts job performance. They produce a high degree of motivation and active student participation. They develop skills and abilities, stimulate the critical spirit, allow you to visualize the consequences of your actions, and practically apply the theoretical knowledge acquired.

Simulations are a highly effective tool for implementing experiential learning. They offer students the opportunity to actively participate, practice skills, and apply knowledge in real or simulated situations. Best of all, they are beneficial for both face-to-face and online learning, promoting meaningful and lasting learning.

• **Demonstration:** a technique used to teach and evaluate specific skills, tools, and learning. It implies that the students expose, explain, or apply, in front of the teacher and a particular audience, the procedure, the process of a subject, or the topic under study in a concrete way. The student performs an actual or simulated performance before others. This demonstration allows us to evaluate the appropriation, comprehension, or application capacity of a theory, method, technique, or instrument on the part of the student. Besides this, the student can appreciate the definition of concepts, attitudes, and skills related to problem-solving, critical thinking, and effective communication. This technique allows students to be involved as monitors of their learning, fostering metacognition.

The use of active methodologies in technical professional education promotes the student's exposure to real learning environments typical of professional practice, which gives a more complex vision of it. In accordance with what is established in the pedagogical model, it always considers the environment and the context, providing the opportunity to develop authentic tasks linked significantly to the environment.

In this context, the role of the teacher is to provide students with learning environments that foster the development of capabilities, encourage reflection on experience social negotiation (cooperative learning) without ceasing to consider the characteristics specific to the student and understand learning as the reconstruction of cultural knowledge, starting from previous knowledge and allowing its internal reorganization.

To facilitate the pedagogical mediation carried out by teachers, some didactic and pedagogical guidelines for the application of curricula based on a competency-based approach are cited below:

- The lines of work to follow are the articulation of learning outcomes, essential knowledge, activities, and evaluation systems.
- Apply varied methods appropriate for learning different natures: concepts and theories, as well as skills, attitudes, and values. The diversity of methods allows for a comprehensive grasp of the learning object

from various perspectives. However, care must be taken not to disperse the student's attention with various changing methodologies.

- The different methodologies are included within a coherent framework that responds to their characteristics. In this sense, no teaching strategy is a unique solution but rather an excuse to invite students to perform and, based on their productions, create opportunities for exchange and reflection.
- Selection of contextual activities that the student can recognize as socially valued to stimulate their interest and motivation.
- An environment that facilitates quality learning characterized, among other elements, by coordinating learning results and the teaching method with the strategies, techniques, and evaluation activities (evaluation methodology) so that the entire pedagogical mediation process is coherent and the actors in said process (teachers and students) are co-participants in it.
- Increasing implementation of information and communication technologies to create virtual environments and simulate actual working conditions (CSUCA, 2018, p.86-87).

The role of the teacher as a critical factor in professional technical education is fundamental to the achievement of significant learning. Some aspects to consider about the role they are expected to play in the educational process are the following:

- You are expected to be an expert in your professional field and a specialist in the design of teaching-learning processes that respond individually to a wide variety of needs.
- It constitutes a relevant actor in preparing young people and adults for the labor market by teaching not only professional skills but also transversal skills, such as generic skills, and for human development.
- Supports the "school-to-work" transition of students with diverse backgrounds, including those who struggle with academic studies and adults who need new, updated, or improved skills.
- Prepares students for the world of work by combining their different knowledge.
- Promotes lifelong learning, comprehensive training, and individual development.
- Evaluates and recognizes individually the needs, experiences, and demands of its students, integrating them into pedagogical mediation.
- Facilitates adaptation to the demands and constantly changing world of work (digitalization, automation, work processes in the company, heterogeneity, among others).
- It constitutes the mediator between the labor market and professional qualification. (OECD, 2021)

## Guidelines for Conducting Pedagogical Activities Outside the Institution

Orientations and guidelines for the development of pedagogical activities outside the educational institution in the TVE (2021) establishes the regulations for conducting pedagogical activities outside the institution; its purpose is to guide and disclose the requirements to conduct visits, tours, internships, and practicums in the subjects of the technical area of the Technical Vocational Education curriculum taught in technical vocational schools.

Pedagogical activities outside the educational institution constitute an excellent means of reinforcing and developing students' knowledge, abilities, skills, and attitudes through their relationship with the environment and concrete reality.

When implementing these activities, all participants must comply with the guidelines established in the manual. These are mandatory and immediately applicable in all technical vocational schools and public institutions offering the specialties of Technical Vocational Education. Additionally, every activity outside the educational institution must correspond only to the development or complement of the study programs corresponding to technical vocational education, and, in turn, it must comply with ministerial provisions and current regulations.

Orientations and guidelines for the development of pedagogical activities outside the educational institution in the TVE (2021) set forth the pedagogic activities to use as a part of the learning process of students of TVE:

## Practicum

This is a curricular activity used in the curricula in force, carried out individually by students in the last level of professional technical colleges, evening professional technical colleges, evening technical sections of professional technical colleges, and IPEC and CINDEA that teach technical specialties. This practicum is directly related to the technical specialty studied. The objective is to apply and complement the knowledge students acquire during their technical training, favoring the acquisition of competencies that prepare them to exercise professional activities, facilitate their employability, and foster their entrepreneurial capacity. This practicum is conducted in companies, institutions, and public or private entities nationally and internationally. This practicum is governed by what is established in the Regulation of Graduation Requirements to opt for the Title of Technician in the Middle Level in the specialties approved by the DETCE.

## Internship

It is a mandatory curricular activity that is part of the teaching-learning process in public and private institutions. Its objective is to ensure that students experience the reality inherent to their specialty in order to facilitate their incorporation into the productive sector.

## Field trip

Pedagogical activity used in the current curricula. It constitutes an alternative and experiential means of significant learning, a space of constant training for the student from various experiences in particular contexts and guided by the teacher.

## Visit

Pedagogical activity in the Programs of Studies in force. This tour has learning purposes that the students of professional technical education make individually or in groups, under the guidance and accompaniment of the teacher, exceptional guides, or both, to a previously selected place; for example, a museum, historical or archaeological area, gallery, park, reserve, public office, company, laboratories, factory, workshop, community, mountain, among others. The above is based on the nature of the

professional career that the student is studying and what is established in the respective study program. (MEP, 2021, p 8-16).

## Planning the Learning Process

### Annual Plan

The annual plan is prepared based on the current study program, and the schedule presents the study program's development in months and weeks throughout the school year. It represents the time distribution of the study units to be developed along with their respective learning outcomes.

Its preparation must include the weeks and hours allocated to develop each study unit, indicating their learning outcomes. An annual plan is prepared for each sub-area, and it must include the study units that makeup it with their learning outcomes. In addition, it must respect the logical sequence that the study program provides for approaching the educational process. The information for preparing the annual plan must be taken from the curriculum, specifically about the structure, map, and curriculum grid.

This plan must be submitted to the School Principal in a printed or digital format, as established by the administration, at the beginning of the school year.

Below is the format template for submitting the annual plan, as approved by CSE in the study program.

**Format template for the annual plan**

**Annual Learning Plan**

| | | |

This plan must be prepared monthly. It is for daily use and must be submitted to the Principal, either printed or digital, as the school administration deems appropriate so that it can be verified that its development is consistent with the annual plan prepared at the beginning of the school year.

Its format includes the development of two aspects: administrative and technical. The included administrative information is related to the school's name, the teacher's name, the specialty or technical program he teaches, the grade, and the school year.

The specialty's modality relates to economic fields (agriculture, business, services, and industry). The detailed field corresponds to one of the fields where the qualification is identified when building the standard, according to the Unesco International Standard Classification of Education (ISCED).

In addition, it indicates the sub-area, the study unit, and the estimated time for their development. These aspects must be based on the contents of the annual plan and, therefore, on the study program's structure, map, and curriculum grid.

The competence for human development and the educational policy axis are developed throughout the entire study program, and these elements are part of the development of the technical part of the pedagogical practice plan.

Teachers must convey the learning outcomes and essential knowledge of the study program corresponding to the sub-area and study unit under development and establish, according to their teaching experience, the pedagogical strategies and techniques they will use for their mediation, including both the strategies they will use to approach such unit the classroom and those that students will execute.

Moreover, teachers are responsible for generating the achievement indicators they expect to observe in students based on the appropriate mediation strategies used and the evidence of knowledge, performance, or product.

As established by the teacher in the Pedagogical Practice Plan, achievement indicators must be consistent with the information in the instruments technically developed for the evaluation process; in the case of evidence, they must be observed in the student's evidence portfolio.

The detailed field is indicated according to the International Standard Classification of Education (ISCED). The estimated time must be stated in hours, corresponding to the time the teacher must address each learning outcome related to the annual plan at all times.

The educational policy axis corresponds to the curriculum "Educating for a New Citizenship." Teachers must state the physical space resources, materials, equipment, and tools they will use to develop the pedagogical practice plan. Below is the format template used to present it, as approved by CSE in the study program.

*Format template of the pedagogical practice plan*

## PEDAGOGICAL PRACTICE PLAN

| | | |
|---|---|---|
| **School:** | | |
| **Name of teacher:** | **Grade:** | |
| **Specialty:** | **Modality:** | **Detailed Field[5]:** |
| **Sub-area:** | **Study Unit:** | **Estimated time:** |
| **Competences for human development:** | | **Educational Policy Axis[6]:** |

| Learning Outcomes | Essential Knowledge | Strategies for pedagogical mediation | Evidence | Estimated time (hours) |
|---|---|---|---|---|
| 1. | | Teacher-Student | Knowledge<br>Performance<br>Product | |

[5] According to International Standard Classification of Education (ISCED).

[6] Curricular Policy "Educating for a New Citezenship".

| | | | | |
|---|---|---|---|---|
| 2. | | Teacher-Student | Knowledge<br>Performance<br>Product | |
| Observations: | | | | |

## Evaluation of the Learning Process

Within the competency-based approach, assessment is considered part of the learning process and not merely a collection of evidence. This process includes performance assessment, where students are challenged to engage in tasks or solve real-life problems. In doing so, they must develop knowledge, skills, abilities, and attitudes (Rodríguez & Ibarra, 2011).

The primary objective of assessment includes determining the learning process, making it essential to understand the various phases required to achieve it. Tobón (2008) relies on eight basic questions:

**What to assess?**

It is crucial to clearly understand the knowledge and specific skills related to generic and career competencies, human development, and linguistic proficiency. Essentially, these are the knowledge, skills, abilities, values, and attitudes.

**Why assess?**

Within the competency-based approach, assessment aims to evaluate the comprehensive education of students. They are considering the relevance of educators' understanding of the necessary conditions for their students to become competent,

**What criteria to use?**

The learning outcomes established in the curriculum are used as criteria, representing the expected and demonstrable achievements arising from implementing the learning process.

**What do we assess?**

Students' progress becomes evident through the implementation of learning activities, evaluative strategies, and the application of tests, revealing their knowledge, skills, and abilities, as well as the level of performance achieved, and the products generated.

Castillo and Cabrerizo (2010) assert that the proposed learning activities are fundamental for competency development and serve as the foundation of learning. Therefore, these activities must be pre-planned, considering continuity, sequencing, and curricular integration. It is essential to understand that competencies develop continuously, where a series of learning activities are accumulated. Development is progressive; thus, clarity regarding the descriptors of each competency and the type of information collected as a result of each executed learning activity.

**How do we determine the level of learning achievement?**

One of the challenges of competency-based assessment is understanding students' performance levels. Various types of assessment instruments serve as support resources to determine the attained levels, track progress, and control and regulate the knowledge, skills, and abilities each student develops during the implementation of an assessment strategy or technique. These instruments provide educators with information to provide student feedback based on the presented evidence. Constructing assessment instruments involves generating a set of indicators and criteria that establish the levels of achievement to be reached.

**When to assess?**

Assessment occurs throughout the learning process: diagnostic assessment (at the beginning), formative assessment throughout the process, and summative assessment at the end. The key is to integrate all three assessment purposes to obtain timely information regarding the acquired knowledge and developed skills and abilities resulting from the educational process's implementation. This ensures that students receive necessary feedback throughout the educational process, not just for final grading purposes.

**What strategies to use?**

An assessment strategy is an action plan to assess student learning, recognize their progress, and identify interferences to intervene in their learning process effectively. These strategies are always purposeful

and intentional and aim to develop student learning. Therefore, the assessment strategy includes a plan where didactic techniques (such as maps, simulations, productions, practical exercises, case studies, and presentations), observation, portfolios, and assessment instruments, among others, are integrated into the educational process established from the beginning by the teacher.

**How do I provide feedback?**

It is important to inform students of their results, recognize their achievements, identify their strengths and limitations, and help them learn from their mistakes, as happens in real life.

Talking about competence-based evaluation means incorporating new evaluation strategies. In this regard, it emphasizes the importance of implementing a learning-oriented evaluation focused on student participation, aimed at situations of an authentic nature that are increasingly closer to real life. Therefore, competence is contextual; it reflects the relationship between people's skills and the activities they perform in a particular situation in the real world (López, 2014).

Competence-based evaluation is a continuous, dynamic, holistic approach aimed at analyzing the performance levels achieved by the student. In this sense, evaluation fulfills a self-regulation function that allows students to generate personal monitoring of their learning.

From this perspective, competence predicts performance; it is directly linked to the student's practical processes and not so much to data accumulation. The evaluation identifies and records the attributes of the competence to be developed through the processes and the evidence generated by the student to evaluate the evolution of the domain and transfer of such competence. Teachers make judgments based on their students' processes and evidence through the observation and analysis of the evolution of the domain of each level.

The evaluation must align with the curriculum. There must be a balance among learning outcomes, mediation strategies developed throughout the educational process, and the system for evaluating knowledge, performance, and expected products according to established achievement indicators.

Evaluation offers strategies that allow in-depth knowledge of the students' results and awareness of what is expected of them. Through competency-based evaluation, students offer teachers, parents, classmates, and the community "evidence" of their performance through new tools and evaluation methods. These tools are based on a constructivist perspective, and their dynamics focus on processes.

Upon selecting the pedagogical mediation strategies, the evaluation instruments are defined. They include the achievement indicators and performance criteria by which the learning situation will be evaluated since they allow the teacher to judge what each student has achieved.

To be objective when making value judgments, it is essential to establish the achievement indicators and the evidence associated with the established evaluation levels so that, in the end, the collected information can be analyzed to determine if the competencies have been achieved and at what level; this allows making decisions about the development of each student's competencies.

The Learning Evaluation Regulations, approved through an executive decree, govern the Costa Rican evaluation and establish the evaluation components of each modality of the educational system. The grade of each subject for each period is obtained from the sum of the percentages corresponding to the grades obtained by the student in each component. Below is a description of the evaluation components currently established by the Learning Evaluation Regulations (REA) for the experimental workshops and sub-areas developed in Technical Vocational Education in both daytime and evening modalities in a two-year program. REA defines the percentage value of the components as appropriate.

## Daily work

It consists of the educational activities carried out by students with the guidance and orientation of the teacher according to the didactic planning and the curriculum. To evaluate it, technically prepared instruments must be used to record the information related to the student's performance. This information is

collected over the period and lessons as part of the teaching-learning process, not as a product; it must reflect the student's gradual learning progress.

The daily work includes preparing the evidence portfolio in the technical specialties of the Curriculum of Adult Education and Technical Diversified Education.

## Homework

It consists of short tasks assigned to students to reinforce their expected learning according to the information collected during daily work. Through these assignments, students can review or reinforce the expected learning. Therefore, these assignments must be carried out exclusively by the students so that they can reinforce their learning. Homework should not be assigned during school hours or vacation periods, which are Easter and mid-year, nor should it be scheduled during testing periods at the school.

## Tests

These are measuring instruments intended for students to demonstrate the acquisition of cognitive, psychomotor, or linguistic skills. They can be written, performance, or oral tests. The expected learning and

indicators are selected according to the current study program of the corresponding level to construct these instruments.

Unless the teacher deems it necessary, tests should not be cumulative during the same period. A written test must be taken individually and applied before the teacher or, otherwise, before the officer designated by the principal. Oral and performance tests must be applied before the teacher in charge of the subject.

Quizzes must be formative, except when those are applied to students with educational needs.

## Project

This is a learning construction process, guided and oriented by the teacher. It is based on the identification of the student's contexts of interest. It is related to curricular content or learning outcomes, acquired learning, values, attitudes, and practices proposed in each thematic unit of the study program or sub-area of technical specialties. Its purpose is for students to apply what they have learned in the reflexive completion of a systematic set of actions of interest in a specific context of their sociocultural environment.

It can be completed individually or in groups. For project evaluation, students must receive indicators and criteria according to the stages defined for such a project and consider both the process and the product, as well as evidence of self-evaluation and co-evaluation.

## Attendance

Attendance is the student's presence at lessons and all other school activities to which the student is convened. Absences and tardies may be excused or unexcused (MEP, 2018, Art. 25-30).

Currently, there is a range of strategies and tools that the teacher can use as part of the evaluation process of some of the components above, as is in the case of daily work: concept map, portfolio of evidence, timeline, mental map, cognitive maps, video forum, projects, collage, plenary sessions, among many others. The teacher must prepare technically formulated evaluation instruments that show indicators and allow visualizing the student's achievement level in compliance with current regulations and the ministerial guidelines issued.

Written and performance tests are crucial instruments for evaluating student performance. They must be prepared according to the technical guidelines established by the MEP Learning Assessment Department.

In addition to having a percentage assigned in the component of the daily work evaluation, the portfolio of evidence is a valuable evaluation tool because the evidence of the student's learning process in the development of competencies must be observed in it, according to the guidelines established by the Directorate of Technical Education and Entrepreneurial Skills.

# MICRO
## CURRICULUM

**Especialidad:**

**Bilingual Accounting and Finance**

## COMPONENTS:

- Curricular Structure
- Curriculum Map
- Curriculum Grid
- Syllabus

## Curricular Structure Bilingual Accounting and Finance

| Name of sub-area | (Number of hours per sub-area per grade) | | | | | |
|---|---|---|---|---|---|---|
| | Tenth | | Eleventh | | Twelfth | |
| | Weekly hours | Annual hours | Weekly hours | Annual hours | Weekly hours | Annual hours |
| 1. Financial Accounting | 12 | 480 | 12 | 480 | 8 | 200 |
| 2. Gestión en tecnologías digitales orientadas a las finanzas | 8 | 320 | - | - | - | - |
| 3. Emprendimiento e Innovación para financistas. | - | - | 4 | 160 | - | - |
| 4. Business Financial Management | - | - | 4 | 160 | - | - |
| 5. Cost Management | - | - | - | - | 12 | 300 |
| 6. English Oriented to Bilingual Accounting and Finance | 4 | 160 | 4 | 160 | 4 | 100 |
| Total 2840 hours[7] | 24 | **960** | 24 | **960** | 24 | **600+320 PP** |

[7] It includes 320 hours of the practicum completed in the twelfth grade.

## Curricular Grid

| Tenth | Eleventh | Twelfth |
|---|---|---|
| **1. Financial Accounting** | **1. Financial Accounting** | **1. Financial Accounting** |
| 1 **Financial Mathematics** 96 hours | 1 **Accounting for Assets, liabilities, and Equity** 180 hours | 1 **Budgeting and Profit Planning** 64 hours |
| 2 **Accounting Cycles** 180 hours | 2 **Financial Administration** 96 hours | 2 **Financial Audit** 64 hours |
| 3 **Simplified Taxation Regime** 72 hours | 3 **Financial Accounting** 120 hours | 3 **Head Office and Branches** 72 hours |
| 4 **Law on Strengthening of Public Finances** 72 hours | 4 **Insurance and Pensions** 84 hours | |
| 5 **Tax Guides and Audiovisual Aids** 60 hours | | |

| Tenth | Eleventh | Twelfth |
|---|---|---|
| **2. Gestión en tecnologías digitales orientadas a las finanzas** | **2. Business Financial Management** | **2. Cost Management** |
| 1 **TI aplicado a la Contabilidad y Finanzas**<br>160 horas | 1 **Public Management**<br>80 Hours | 1 **Sources of Financing**<br>72 hours |
| 2 **Sistema de Pago Electrónico (SINPE)**<br>80 horas | 2 **Financial Assessment in Project Management**<br>80 horas | 2 **Custom Principles**<br>60 hours |
| 3 **Estadística orientada a las finanzas**<br>80 horas | | 3 **Specific Orders Cost**<br>84 hours |
| | | 4 **Process Costing by Department**<br>84 hours |
| | **3. Emprendimiento e innovación para financistas.**<br>160 horas | |
| **3. English Oriented to Bilingual Accounting and Finance.**<br>160 hours<br>The section specifically designated to this sub-area details the development of this sub-area, including the structure, the curricular grid, and the map. | **4. English Oriented to Bilingual Accounting and Finance.**<br>160 hours<br>The section specifically designated to this sub-area details the development of this sub-area, including the structure, the curricular grid, and the map. | **3. English Oriented to Bilingual Accounting and Finance.**<br>100 hours<br>The section specifically designated to this sub-area details the development of this sub-area, including the structure, the curricular grid, and the map. |

## Curriculum Scope and Sequence

Level: **Tenth**

| **Bilingual Accounting and Finance** | | |
|---|---|---|
| **1. Financial Accounting** | | |
| **1. Financial Mathematics** (96 hours) | **2. Accounting Cycles** (180 hours) | **3. Simplified Taxation Regime** (72 hours) |
| **Learning Outcomes** | **Learning Outcomes** | **Learning Outcomes** |
| 1. Apply financial math formulas, fostering mathematical-logical development.<br><br>2. Recognize the guidelines needed for record management per the regulations issued by the National Archive and other entities.<br><br>3. Implement electronic vouchers using | 1. Distinguish the main characteristics of the types of account charts used in unique accounting processes.<br><br>2. Prepare accounting cycles for a service and business company in national and international currency, using the spreadsheet or accounting software as a tool, considering the | 1. Explain general information on the current Simplified Taxation System (RTS) established by the Ministry of Finance on its official website.<br><br>2. Prepare the declaration of the Simplified Taxation System, as established by the Ministry of Finance, on its official website. |

| | | |
|---|---|---|
| spreadsheets, specialized software, or test simulators as a tool.<br><br>4. Develop critical thinking exercises as the basis for building analytical capacity.<br><br>5. Solve mathematical, logical thinking exercises as a basis for decision-making. | provisions under current laws.<br>3. Analyze the results of finance reasons in national and international currency, according to current accounting regulations.<br><br>4. Argument the fundamentals of professional ethics in the technical career of Accounting and Finance.<br><br>5. Analyze the impact of automating accounting processes in the current business environment. | 3. Recognize the Equal Opportunity Law for Persons with Disabilities to act ethically and responsibly as a citizen of the community and the country.<br><br>4. Implement the strengthening of planetary citizenship with identity within the framework of Qualification Standards. |

## Bilingual Accounting and Finance

## 1. Financial Accounting

### 4. Law on Strengthening of Public Finances

(72 hours)

**Learning Outcomes**

1. According to the current version, recognize the application of Law No. 9635 on Strengthening of Public Finances and the Value Added Tax.
2. Explain the amendment to the Regulations of the Tax Market Basket and its current amendments.
3. Solve simple cases applying the provisions under the Regulations to Law No. 9635 on Strengthening of Public Finances and the current Regulations to the Tax Market Basket.
4. Develop critical thinking exercises as the basis for building analytical capacity.
5. Identify sustainable development scenarios in the matter of green tax, through education.

### 5. Tax Guides and Visual Aids

(60 hours)

**Learning Outcomes**

1. Distinguish the use and application of the current documents used in the Tax Administration, as classified by the Ministry of Finance on its official website.
2. Use current manuals of the Virtual Tax Administration (ATV) and current tax guidelines used in Tax Administration in the solution of simple cases, as classified by the Ministry of Finance, on its official website.
3. Access, from any mobile device, the tutorial videos available in the audiovisual aids section on the official Website of Taxpayer Service, Ministry of Finance.

| | |
|---|---|
| | 4. According to current regulations, Explain what Occupational Health and Occupational Risk is. |

**Bilingual Accounting and Finance**

**2. Gestión en tecnologías digitales orientadas a las finanzas**

| 1. Tecnologías de Información y Comunicación (TIC) aplicada a la Contabilidad<br><br>(160 horas) | 2. Sistema de Pagos Electrónicos (SINPE)<br><br>(80 horas) | 3. Estadística orientada a las finanzas<br><br>(80 horas) |
|---|---|---|
| **Resultados de aprendizaje** | **Resultados de aprendizaje** | **Resultados de aprendizaje** |
| 1. Utilizar herramientas para la producción de documentos, según las nuevas tendencias.<br><br>2. Utilizar herramientas para la gestión y análisis de la información.<br><br>3. Utilizar el Internet de todo y la seguridad de los datos. | 1. Analizar el funcionamiento del Sistema Nacional de Pagos Electrónicos (SINPE), según la normativa contable, gubernamental y bancaria vigente.<br><br>2. Explicar los procedimientos necesarios para el uso adecuado del servicio de firma digital, importancia, lugares de adquisición y seguridad electrónica que ofrece. | 1. Elaborar la distribución de frecuencias y su presentación gráfica.<br><br>2. Calcular medidas de tendencias centrales para datos no agrupados y agrupados.<br><br>3. Analizar información estadística, presentada a través de cuadros y gráficos. |

| Resultados de aprendizaje | Resultados de aprendizaje | Resultados de aprendizaje |
|---|---|---|
| 4. Aplicar principios éticos y legales en el acceso, uso y análisis de la información obtenida a partir de grandes volúmenes de datos.<br><br>5. Argumentar la influencia del Internet de las cosas (IoT) en los procesos contables y en la toma de decisiones financieras. | 3. Usar sana, correcta e inteligentemente las tarjetas de crédito y debido, según los lineamientos emitidos por las entidades bancarias.<br><br>4. Utilizar tecnología en el desarrollo de pensamiento creativo.<br><br>5. Demostrar los principios de la ciudadanía digital con equidad, en el uso de normas de netiqueta. | 4. Redactar ensayos técnicos usando el formato APA, versión vigente.<br><br>5. Explicar los principios fundamentales y las aplicaciones prácticas de la inteligencia artificial en el contexto contable. |

Level: **Eleventh**

**Bilingual Accounting and Finance**

**1. Financial Accounting**

| 1. Accounting for Assets, Liabilities and Equity (180 hours) | 2. Financial Administration (96hours) | 3. Financial Accounting (120 hours) | 4. Insurance and Pensions (84 hours) |
|---|---|---|---|
| **Learning Outcomes** | **Learning Outcomes** | **Learning Outcomes** | **Learning Outcomes** |
| 1. Carry out the financial accounting control of the company's current assets by current regulations.<br>2. Execute the financial accounting control of the company's non-current assets | 1. Discriminate the functioning of the superintendencies in the Costa Rican economy.<br>2. Explain the operationalization of the Bolsa Nacional de Valores (BNV) processes. | 1. Analyze for accounting purposes the line of credit and credit card, their recording, valuation, and presentation in the financial statements, by current regulations, using the electronic spreadsheet or an accounting | 1. Discriminate the functioning of the insurance market and the generalities of pensions in Costa Rica.<br>2. Identify the legal considerations of the Costa Rican |

| Learning Outcomes | Learning Outcomes | Learning Outcomes | Learning Outcomes |
|---|---|---|---|
| by current regulations.<br><br>3. Financially account for the company's liabilities by current regulations.<br><br>4. Record the financial accounting of the equity accounts according to the regulations.<br><br>5. Categorize soft and technical skills required in modern organizations.<br><br>6. Determine the impact of robotics on the efficiency and accuracy of inventory management in business environments. | 3. Account for the operations of the cooperatives, according to current regulations.<br><br>4. Account for the transactions of solidarity associations by the regulations in force.<br><br>5. Record the accounting operations of trade union associations by the regulations in force.<br><br>6. Demonstrate behaviors that reflect ethical commitment by applying principles and values in the exercise of tasks related to the | system, by current regulations.<br><br>2. Analyze the line of credit financially according to current regulations, using the electronic spreadsheet or accounting system, according to current regulations.<br><br>3. Record investment and trust funds, as well as the recording, valuation, and presentation in the financial statements, using the electronic spreadsheet or an accounting system, according to current regulations.<br><br>4. Prepare the Statement of Cash Flow and Statement of Change | insurance and pension market.<br><br>3. Solve insurance and pension cases, applying operational, technical, and financial fundamentals according to current regulations.<br><br>4. Implement strategies that promote customer service according to new trends. |

| Learning Outcomes | Learning Outcomes | Learning Outcomes | Learning Outcomes |
|---|---|---|---|
| | management of the company's assets, liabilities, and patrimony.<br><br>7. Develop skills in the use of technology as a way to obtain job opportunities in the financial accounting sector. | in Financial Position on a cash basis, according to current accounting standards.<br><br>5. Prepare the Statement of Working Capital and the Statement of Change in Financial Position based on Working Capital by current accounting standards.<br><br>6. Explain the bioethics principles in the technical career of Accounting and Finance.<br><br>7. Implement educational strategies for sustainable development within the framework of the 2030 agenda. | |

**Bilingual Accounting and Finance**

**2. Business Financial Management**

**1. Public Management**

(80hours)

**Learning Outcomes**

1. Explain the operation of the Integrated Public Procurement System (SICOP) according to the administrative, government, and banking procurement regulations published on the official website.

2. Diagram treasury processes for managing money through the budget according to current accounting, commercial, and banking regulations.

3. Discriminate the requirements for implementing bidding posters, as established in the current Administrative Contracting Law.

**2. Financial Assessment in Project Management**

(80 hours)

**Learning Outcomes**

1. Plan investment projects according to legally established techniques and parameters.

2. Use techniques and legal parameters for project evaluation.

3. Apply oral and written communication techniques according to their context.

| Learning Outcomes | Learning Outcomes |
| --- | --- |
| 4. Apply negotiation strategies that lead to successful business agreements. | |

## Bilingual Accounting and Finance

### 1. Emprendimiento e innovación para financistas

| 1. Oportunidades de negocios (40 horas) | 2. Modelo de negocios (32 horas) | 3. Creación de la empresa (68 horas) | 4. Plan de Vida (20 horas) |
|---|---|---|---|
| **Resultados de aprendizaje** | **Resultados de aprendizaje** | **Resultados de aprendizaje** | **Resultados de aprendizaje** |
| 1. Explicar las características esenciales e importancia del emprendimiento haciendo un uso productivo de las tecnologías.<br><br>2. Examinar el mercado y su entorno, aplicando herramientas de recolección de información para la | 1. Construir modelos de negocios a partir de ideas innovadoras con propuestas de valor diferenciadoras, utilizando las herramientas y metodologías vigentes.<br><br>2. Validar el modelo de negocio, mediante el diseño de productos | 1. Describir los tipos de empresas con los cuales se puede desarrollar un negocio.<br><br>2. Estructurar el negocio con el enfoque orientado al cliente a través del plan de negocio.<br><br>4. Realizar labores en las áreas | 1. Estimar el nivel alcanzado en la gestión del emprendimiento según las metas y objetivos propuestos en el plan de negocio, para la obtención de la certificación empresarial.<br><br>2. Evaluar las oportunidades que ofrece la sociedad |

| | | | |
|---|---|---|---|
| identificación de oportunidades de negocio, según las nuevas tendencias.<br><br>3. Utilizar técnicas creativas que permitan la generación de ideas de negocio innovadoras, brindando soluciones a las necesidades detectadas en los clientes potenciales.<br><br>4. Proponer soluciones creativas, e innovadoras a necesidades y oportunidades del mercado.<br><br>5. Valorar el impacto social, económico y ambiental que generan las propuestas de | mínimos viables aplicando metodologías vigentes.<br><br>3. Desarrollar el plan de puesta en marcha del modelo de negocio y lanzamiento del producto.<br><br>4. Aplicar estrategias de negociación en el proceso de validación de propuestas de negocios.<br><br>5. Validar propuestas de negocios tomando en consideración el compromiso con la sociedad local y global. | funcionales que conforman la empresa de práctica propuesta aplicando los principios de la administración y lo establecido en el plan de negocios.<br><br>5. Aplicar los principios de servicio con un enfoque orientado al cliente en la puesta en marcha del plan de negocio.<br><br>6. Elegir las mejores estrategias para búsqueda de información a través del uso de las tecnologías de forma individual o colaborativa. | para el desarrollo y consolidación del emprendimiento.<br><br>3. Emplear el aprendizaje permanente como herramienta en el desarrollo de competencias para el fortalecimiento de su desempeño en el área de formación técnica, personal y el de su plan de vida.<br><br>4. Planificar su vida, considerando sus competencias, recursos y el entorno, contribuyendo al desarrollo de una cultura emprendedora. |

| | | | |
|---|---|---|---|
| proyectos de negocios sostenibles. | 6. Discriminar los principales elementos que integran la economía Circular y su impacto en el campo de la Contabilidad. | 5. Determinar los principales elementos que integran la economía verde; y su contribución al desarrollo sostenible, social, económico y ambiental, tanto en el ámbito local como internacional. | |

Level: **Twelfth**

## Bilingual Accounting and Finance

## 1. Financial Accounting

### 1. Budgeting and Profit Planning

(64hours)

**Learning Outcomes**

1. Budget planning of the company's profits, according to current regulations.
2. Determine the procedure for planning and controlling utilities according to current regulations.

### 2. Financial Audit

(64hours)

**Learning Outcomes**

1. Examine the essential aspects, ethical principles, standards, and types of financial auditing according to current regulations.
2. Explain the internal control of real and nominal accounts according to current regulations.

### 3. Head Office and Branches

(72 hours)

**Learning Outcomes**

1. Account for the operations of the agencies and branches by the accounting and tax regulations in force.
2. Analyze the main economic and accounting aspects of mergers and acquisitions of companies according to current regulations.

| Learning Outcomes | Learning Outcomes | Learning Outcomes |
|---|---|---|
| 3. Prepare budgets according to current regulations.<br><br>4. Develop analytical skills in Challenge Based Learning (CBL).<br><br>5. Apply the principles of discernment and responsibility in executing financial accounting activities. | 3. Planning Protocol and Etiquette events according to new trends.<br>4. Assess energy efficiency's social, economic, and environmental impact.<br><br>5. Implement actions that favor collaborative activities to achieve common goals. | 3. Diagram the processes executed by the Shared Services Center (SSC).<br>4. Guide the decision-making process to achieve proposed goals and healthy coexistence.<br><br>5. Identify the Sustainable Development Goals (SDGs) according to UNESCO and Agenda 2030. |

## Bilingual Accounting and Finance

### 2. Cost Management

| 1. Sources of Financing (72 hours) | 2. Custom Principles (60 hours) | 3. Specific Orders Cost (84 hours) | 4. Process Costing by Department (84 hours) |
|---|---|---|---|
| **Learning Outcomes** | **Learning Outcomes** | **Learning Outcomes** | **Learning Outcomes** |
| 1. Calculate master, credit collection, and cash budgets using an electronic spreadsheet or accounting software by current regulations.<br>2. Explain the sources of short-term financing | 1. Comprehend Costa Rican regulations governing the export and import of products.<br>2. Calculate import costs according to current legislation and regulations.<br>3. Use E-commerce or electronic commerce in productive | 1. Apply accounting elements and principles to the cost of products in production.<br>2. Create the company's production cycle with the cost system by placing specific production orders according to current regulations. | 1. Calculate the unit cost per cost element from the equivalent production according to current regulations.<br>2. Prepare journal entries and reports for process cost control according to current regulations. |

| Learning Outcomes | Learning Outcomes | Learning Outcomes | Learning Outcomes |
|---|---|---|---|
| through credit documents.<br><br>3. Perform financial analysis of long-term financing sources and financial control of financing sources and commitments, using spreadsheet or accounting software, according to current regulations.<br><br>4. Implement financial control of credit and collection by current regulations. | companies according to current regulations.<br><br>4. Apply negotiation strategies that lead to successful agreements.<br><br>5. Demonstrate respect for diversity in all its forms and scope through the practice of principles of equity and equality. | 3. Calculate variations of cost elements in the specific order system using the electronic spreadsheet or accounting software, according to current regulations.<br><br>4. Search for solutions to scenarios present in the Social Solidarity Economy.<br><br>5. Use information that deepens their learning, taking advantage of available learning opportunities.<br><br>6. Analyze the economic and | 3. Apply techniques and procedures for the resolution of process costing exercises with joint products and by-products, according to current regulations.<br><br>4. Promote digital citizenship within the framework of Artificial Intelligence.<br><br>5. Use techniques that promote the development of proactive capacity. |

| Learning Outcomes | Learning Outcomes | Learning Outcomes | Learning Outcomes |
|---|---|---|---|
| 5. According to current regulations, Prepare the financial analysis of the balance and leverage and the integrated analysis of financial statements using the electronic spreadsheet or accounting software.<br><br>6. Interpret with precision, using evidence, information, statements, graphs, and own questions, the management of budgets and evaluation of the | | environmental impact of energy efficiency in the Costa Rican industry. | |

| Learning Outcomes | Learning Outcomes | Learning Outcomes | Learning Outcomes |
|---|---|---|---|
| company's internal control.<br>7. Promote reflective spaces on planetary citizenship with national identity, according to universal rights and personal. | | | |

MINISTERIO DE EDUCACIÓN PÚBLICA | GOBIERNO DE COSTA RICA

# Subject Area
# Financial Accounting

## Description of the Financial Accounting Subject Area

The Financial Accounting subarea offers space for the theoretical and practical aspects to be developed during twelve hours per week, equivalent to 480 hours per year. The cognitive, psychomotor, and affective aspects are interrelated to facilitate the student's integral formation.

The teaching and learning process is based on the development of representative knowledge, such as Accounting for assets, liabilities, and equity, Financial Administration, Financial Accounting, Insurance, and Pensions. The foreign currency should be understood as the dollar to develop this sub-area.
The following are the units of study that make up the sub-area.

### Accounting for Assets, Liabilities and Equity

Through this unit of study, the student acquires knowledge, skills, and abilities in controlling assets, liabilities, and equity, as well as the budgetary planning of the company's profits, to value the importance of controlling the company's available resources and outstanding debts. The company knows if there has been an increase or loss of equity, economic profit, or loss in a given period, and based on this information, the respective decisions are made.

**Financial Administration**

Financial administration allows the student to recognize the generalities of the Accounting and Finance specialty, such as Superintendencies in Costa Rica's economic sector, the National Stock Exchange, and the elaboration of commercial vouchers and financial statements. In addition, it addresses the accounting of operations of cooperatives, solidarity associations, and trade unions.

**Financial Accounting**

The topics of credit line and credit card are developed; their registration, valuation, and presentation in financial statements; capitalization and trust funds; and their financial analysis. Additionally, students must apply the electronic spreadsheet or software with the above knowledge, using the legislation and regulations in force.

**Insurance and pensions**

Students will understand the market, operational, technical, and financial fundamentals, as well as the superintendencies of insurance and pensions. They will also determine the importance of having personal or business insurance for property and belongings, which could be exposed to different risks and represent a loss.

At the pension level, all people have the right to achieve a pension in their retirement, allowing them to undertake challenges they could not achieve in their working life.

**General Purposes of the Sub-area**

- To implement the financial accounting of the company's assets, liabilities, equity, and budget planning.
- Determine the importance of superintendencies, the National Stock Exchange, commercial vouchers, proforma financial statements, and the operations of cooperatives, solidarity associations, and unions.
- Analyze the financial accounting of credit lines, credit cards, capitalization, and trust funds.
- Develop legal, market, operational, technical, financial, insurance, and pension considerations.

**Table of distribution of Study Units of the Financial Accounting Sub-area**

| Study Units | Weeks | Hours per year |
|---|---|---|
| ❶ Accounting for assets, liabilities, and equity | **15** | **180** |
| ❷ Financial Administration | **8** | **96** |
| ❸ Financial Accounting | **10** | **120** |
| ❹ Insurance and Pensions | **7** | **84** |

| | | | |
|---|---|---|---|
| Specialty: **Bilingual Accounting and Finance** | Modality: **Business and Services** | Detailed Field: **Accounting and Taxes** | Level: **Eleventh** |
| subárea: **Financial Accounting** | Study Unit: **Accounting for assets, liabilities, and equity** | | Estimated Time:**180 hours, 15 weeks** |
| Competences for human development: **Problem Solving** | Educational Policy Axis[8]: Digital Citizenship with Social Equity | | |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| 1. Carry out the financial accounting control of the company's current assets in accordance with current regulations. | **Relationship of cash and temporary investments in the operating cycle**<br>• Objective of cash control<br>• Internal control<br>• Cash on hand and in banks.<br>  • Petty cash fund: accounting records<br>  • Petty cash fund system and accounting records<br>• Calculation to replenish the petty cash fund<br>• Cash in banks (checking accounts). Accounting records | • Identifies the asset accounts integrating the cash item.<br>• Classifies the cash item in the business operating cycle.<br>• Interprets the importance of the application of a correct administration in business.<br>• Cash items are recorded in the accounting records |

[8] Política Educativa "Persona centro del proceso educativo y sujeto transformador de la sociedad".

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | **Procedure for bank reconciliation**<br><br>• Preparation of bank reconciliation<br>• Procedure to reconcile balance in banks and books.<br>  • Accounting record to update the balance in Banks.<br>• Example of a bank reconciliation<br><br>**International Financial Reporting Standards (IFRS) applicable to cash, temporary investments, receivables and inventories**<br><br>**Temporary investments**<br><br>• Acquisition cost<br>• Common investment instruments<br>  • Investment companies<br>• Registration of shares in investment companies<br>  • Investment in shares<br>  • Government instruments<br>• Registration of investments in governmental instruments<br>• Financial analysis | according to current regulations.<br>• Explains the reasonableness of the cash balance in bank accounts through the bank reconciliation between the bank balance and the business books.<br><br>• Implements the International Financial Reporting Standards (IFRS) applied to cash, temporary investments, receivables, and inventories, according to current regulations.<br><br>• Uses electronic spreadsheet or accounting software to record and control cash.<br><br>• Records the short-term investment account by current regulations. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | **Accounts and notes receivable**<br><br>• Relationship of customers in the sales and collection cycle<br>  • Customer accounting control<br>  • Customer relationship<br>  • Customer records<br>  • Balance sheet presentation<br>• Uncollectible accounts<br>  • Adjustments for uncollectible accounts<br>• Methods for calculating uncollectible accounts.<br>  • Percentage method of sales, accounts receivable, and direct write-offs<br>• Write-off of trade receivables<br>• Reopening of customer accounts<br>• Notes receivable<br>  • Promissory note<br>  • Interest calculation<br>• Document Due Date<br>  - Maturity value<br>  - Registration of promissory notes | • Accounts for cash items and temporary investments using the electronic spreadsheet tool or accounting software.<br><br>• Distinguishes the items that make up the accounts receivable item according to current regulations.<br>• Relates the bank accounts receivable to the organization's operating cycle.<br><br>• Demonstrates the importance of accounts and notes receivable management for the entity's financial stability.<br><br>• Estimates the estimation methods for uncollectible accounts according to current regulations. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Transfer of notes receivable to financial institutions<br>• Discount of notes receivable<br>• Accounting record<br>  • Discount with or without recourse when qualifying as a sale.<br>  • Discount with recourse when qualifying as a loan.<br>• Accounts receivable in foreign currency<br>• Negative balances with customers<br>  • Balance sheet presentation<br>• Financial analysis<br><br>**Inventories**<br><br>• Inventories under International Financial Reporting Standards (IFRS)<br>• Definition of inventories<br>  • Scope of IAS2-Inventories.<br>• Purchases and related accounts<br>  • Purchases<br>  • Purchase returns<br>  • Discounts on purchases | • According to current regulations, it distinguishes the accounting of notes receivable received from customers and the transfer of ownership to financial institutions.<br><br>• Prepares the financial analysis of receivables using a spreadsheet or an accounting program to register and control accounts.<br><br>• Distinguishes the inventory item in the entity's operating cycle.<br><br>• Calculates purchases and sales, including related accounts, according to the company's policies.<br><br>• Valuates inventories to determine the cost of sales and the final stock of |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Additional expenses that are part of the product<br>  • Freight<br>  • Insurance<br>  • Import taxes<br>• Sales and related accounts<br>  • Sales and related accounts<br>  • Sales returns<br>  • Sales discounts<br>  • Trade discounts<br>• Inventory valuation methods.<br>  • Weighted average cost<br>  • First in, first out (FIFO)<br>  • Last in, last out (UEPS)<br>  • Specific identification<br>• Inventory recording systems.<br>  • Periodic system<br>  • Permanent system<br>  • Comparison between periodic and perpetual systems<br>• Inventory estimation systems.<br>  • Retail Price Method<br>  • Gross profit method<br>• Types of inventories<br>  • Raw materials<br>  • Products in process<br>  • Finished goods | the company, according to current regulations.<br><br>• Uses the inventory recording systems with their respective components according to the policies of the commercial enterprise.<br>• Interprets the information obtained from the inventory estimation systems according to the organization's regulations.<br><br>• Explains the types of inventories according to the organization's activity.<br><br>• Examines the effects of inventory records systems on inventory control and gross profit.<br><br>• Distinguishes the importance of physical inventory taking for its proper control. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Goods not manufactured by the Company<br>• Application of the lower of-cost or realizable value rule<br>• Item-by-item method<br>• Category method<br>• Physical inventory-taking<br>• Shortages<br>• Overages<br>• Subtraction<br>• Deterioration<br>• Inventory replenishment.<br>• Quantity to order<br>• Minimum stock<br>• Minimum replenishment point<br>• Maximum stock<br>• Maximum replenishment point<br>• Consignment goods<br>• Consignment or estimating contract<br>• Responsibility for custody of goods<br>• Consignee's rights<br>• Retention in consignment contracts<br>• Analysis and presentation<br>• Financial analysis | • Performs inventory replenishment according to maximum and minimum stocks and company policies.<br><br>• Resolves cases using consignment goods contracts, as well as the responsibility and rights of the consignee.<br>• Elaborates on financial analysis, efficiency, inventory turnover, and its presentation in a commercial company's balance sheet according to current regulations.<br><br>• Analyzes the treatment of value-added tax on sales (VAT) and withholding tax on the purchase and sale of goods according to current regulations. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Efficiency<br>• Inventory turnover<br>• Balance sheet presentation<br>• Sales tax<br>• Withholding tax<br>• Income statement of a commercial business<br>• International Accounting Standards for the Costa Rican Public Sector (IPSAS).<br>• Inventories | • Elaborates on the registration, control, and financial analysis of inventory items and income statements using electronic spreadsheets or financial accounting programs according to current regulations.<br>• Comments on the implications of inventory in applying the International Public Sector Accounting Standards (IPSAS). |
| 2. Execute the financial accounting control of the company's non-current assets by current regulations. | **Long-term investments**<br>• Stock market and National Stock Exchange (BNV)<br>• Income from securities<br>• Fixed-income securities<br>• Variable income securities<br>• Classification of the urities according to their term<br>• Temporary investments<br>• Permanent investments<br>• Types of securities according to their issuer and characteristics | • Identify the role of the capital market and the Costa Rican National Stock Exchange.<br>• Explain the concept and importance of securities as a means of financing.<br>• Distinguishes the income of fixed or variable securities according to their characteristics. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Public securities<br>• Private<br>• Concept of long-term investments and characteristics.<br>• Recording of long-term investment in shares<br>• Accounting entry<br>• Balance sheet presentation<br>• Long-term investment yield<br>• Accounting entry<br>• Balance sheet and income statement presentation<br>• Adjustment entries<br>• Cost or market rule, whichever is lower<br>• Sale of long-term equity investment<br>• Long-term investment in bonds or debentures<br>• Characteristics of bonds.<br>• Accounting record<br>• Purchase of both nds at par value<br>• Purchase of bonds at a price greater than par value | • Classifies securities according to the period of the investment, according to current regulations.<br>• Classifies securities according to their issuer and characteristics traded in the National Stock Exchange (BNV).<br>• Identifies the characteristics of long-term stock investments.<br>• Registers long-term stock investments according to current regulations.<br>• Calculates the dividends of long-term stock investments and registers them according to the regulations in force.<br>• Calculates a long-term equity investment's lowest |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Purchase of bonds at a price lower than par value<br>• Purchase of bonds between interest dates<br>• Sale of long-term bond investments prior to maturity<br>• International Financial Reporting Standards (IFRS)<br><br>**Issuance and sale of bonds**<br><br>• Bonds payable<br>• Characteristics of the bonds<br>• Recording the issuance and long-term sale of bonds<br>• Sale of bonds at par value<br>• Sale of bonds at a price greater than par value<br>• Sale of bonds at a price less than par value<br>• Sale of bonds between interest dates<br>• Sale of long-term bond investment prior to maturity<br>• Income tax | cost or market rule according to current regulations.<br><br>• Records the sale of long-term equity investments and the estimation of the profit or loss according to the regulations in force.<br><br>• Records the accounting of long-term bond investments according to current regulations.<br>• Calculates the purchase of bonds between interest dates and the sale of long-term bond investments before maturity, according to current regulations.<br><br>• Applies International Financial Reporting Standards (IFRS) to long-term investments, according to current regulations. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • International Financial Reporting Standard (IFRS) applicable to financial investments<br><br>**Property, plant, and equipment**<br><br>• Cycle of acquisitions and disposals of fixed assets<br>• Concept of fixed assets<br>• Determination of the cost of fixed assets<br>• Useful life and residual value<br>• Depreciation of fixed assets<br>• Depreciation methods<br>• Accounting recording of depreciation<br>• Balance sheet presentation<br>• Repairs versus adaptations and improvements<br>• Disposal of fixed assets<br>  • Sale of asset at book value<br>  • Sale of the asset at a price higher than its book value<br>  • Sale of the asset at a price lower than its book value<br>• Exchange of fixed assets<br>• Impairment of property, plant and equipment | • Recognizes the issuance and sale of bonds according to the company's needs.<br><br>• Determines the characteristics of bonds and the accounting record of the sale of a bond at par value.<br><br>• Calculates the sale of bonds at a price higher and lower than the nominal value with their respective accounting records, according to current regulations.<br><br>• Records the estimated interest expense on issuing and selling long-term bonds, according to current regulations.<br><br>• Calculates the premium or discount on bonds and its |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • The effect of inflation on property, plant and equipment<br>  • Property, plant, and equipment restatement methods<br>• Natural Resources<br>• International financial reporting standards applicable to property, plant, and equipment items<br>• Financial Analysis<br>• International Financial Reporting Standards (IFRS)<br><br>**Intangible Assets**<br><br>• Concept of intangible assets<br>• Intangible assets<br>• Classes of intangible assets<br>• Cost of intangible assets<br>• Amortization of intangible assets<br>• Presentation of intangible assets<br>• Franchises<br>• Licenses and permits<br>• Trademarks<br>  • Acquisition of a trademark<br>  • Development of a trademark | recording according to current regulations.<br><br>• Records the sale of bonds between the interest date and its accounting record, according to current regulations.<br><br>• Calculates the acquisition of bonds before maturity, estimating the loss or gain and its accounting record according to the regulations in force.<br><br>• Calculates income tax on investment income according to current regulations.<br><br>• Explains the International Financial Reporting Standards (IFRS) in the context of the issuance and sale of bonds.<br>• Determines the composition of the item |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Patent acquired externally or internally.<br>• Patent amortization<br>• Copyright<br>• Goodwill<br>• Cost of organization<br>• Research and development expenses<br>• Marketing expenses<br>• Pre-operating expenses<br>• Leases and leasehold improvements<br>• International Financial Reporting Standards (IFRS) applicable to intangible assets<br><br>**Deferred assets**<br><br>• Items<br>  • Prepaid expenses<br>  • Deferred charges<br>• Classification<br>• Amortization<br>• Accumulated amortization<br>• Analysis and presentation<br>• Other assets<br>  • Definition<br>  • Depreciation | property, plant and equipment, or fixed assets according to current regulations.<br><br>• Relates the item property, plant, and equipment to the business operating cycle.<br><br>• Distinguishes the integration of cost, useful life, and scrap value of property, plant, and equipment. *(Scrap value is also known as residual value, salvage value, or break-up value)<br><br>• Depreciates property, plant, and equipment assets according to current regulations.<br><br>• Records fixed asset retirements and exchanges, gain or loss and the effect of inflation |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Provision<br>• Valuation<br>• Analysis and presentation<br>• International Financial Reporting Standards (IFRS)<br><br>**Lease agreements**<br><br>• International Financial Reporting Standards (IFRS)<br>• Concept and characteristics<br>• Short-term leases<br>• Leases of low-value assets<br>• Types of leases<br>• Finance leases<br>• Operating leases<br>• On financial basis<br>• Accounting record for lease<br>• Operating<br>• Lessor<br>• Lessee<br>• Financial<br>• Lessor<br>• Lessee<br><br>• Operative in financial function<br>• Lessor | on property, plant and equipment.<br><br>• Depreciates property, plant and equipment, according to current regulations.<br><br>• Records fixed asset retirements and exchanges, profit or loss and the effect of inflation on property, plant and equipment, according to current regulations.<br><br>• Explains the types of natural resources and their presentation in the company's balance sheet.<br><br>• Applies International Financial Reporting Standards (IFRS) to property, plant and equipment. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Lessee<br>• Income tax<br>• Value Added Tax (VAT) | • Accounts for property, plant, and equipment items using the electronic spreadsheet or accounting software.<br>• Identifies the concept and characteristics of intangible assets.<br>• Distinguishes the types and integration of intangible asset costs.<br>• Records for accounting purposes the acquisition of intangible assets, according to current regulations.<br>• Implements the accounting treatment of the items that integrate the intangible assets item.<br>• Amortizes intangible assets according to current regulations. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | | • Explains the intangible assets of limited life and the amortization process of their costs, according to accounting regulations.<br>• Amortizes intangible assets and their presentation in the balance sheet according to current regulations.<br>• Exemplifies intangible assets of limited life in an entity.<br><br>• Analyzes the International Financial Reporting Standards (IFRS) applicable to intangible assets.<br>• Identifies deferred assets and their classification in the company's balance sheet.<br><br>• Differentiates between prepaid expenses and deferred charges. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | | • Calculates deferred assets' amortization and accumulated amortization according to current regulations.<br>• Discusses the existence of deferred assets in the organization.<br>• Explains the International Financial Reporting Standards (IFRS) applicable to deferred assets.<br>• Determines the concept and characteristics of leases.<br>• Explains what short-term leases and leases of low-value assets are.<br>• Illustrates the types of leasing contracts according to current regulations. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | | • Applies the accounting records for each operating and financial lease type, both for the lessor and the lessee, according to current regulations.<br><br>• Calculates Income Tax (ISR) and Value Added Tax (VAT) according to current regulations. |
| 3. Financially account for the company's liabilities by current regulations. | **Liabilities**<br><br>• Accounts payable<br>• Accounts payable and its relation to the purchase and payment cycle<br>• Types of accounts payable<br>• A/P sub-ledger and control account<br>• List of suppliers<br>• Register of accounts payable to suppliers<br>• Presentation in the balance sheet | • Classifies the types of liabilities according to current regulations.<br><br>• Differentiates between accounts payable to suppliers and other payables.<br><br>• Explains the accounting treatment of accounts payable and the accounting record |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Negative balances in suppliers<br>• Notes payable<br>  • Method 1: Interest paid at maturity.<br>  • Method 2: Interest paid in advance.<br><br>Payroll:<br>• Gross and net salary.<br>• Payroll deductions for withholdings.<br>• Payroll sheet.<br>• Record in the employer's payroll ledger.<br>• Payroll tax paid by the employer.<br><br>Employment contracts:<br><br>• Elements.<br>• Payment methods for different types of working time.<br>• Obligations and prohibitions of employers and workers before the C.C.S.S and the Labor Code (current version).<br>• Law on Worker Protection and amendments to the Labor | required to issue debentures in the market.<br><br>• Prepare the form according to current regulations.<br><br>• Identifies the payment methods for the types of work hours.<br><br>• Explains the obligations and prohibitions of employers and workers at work.<br><br>• Identify the causes of the suspension or end of the employment relationship.<br><br>• Calculate the notice, severance, bonus, and vacation amount according to current labor regulations. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | Code (executive summary- current version).<br>• Causes resulting in suspension or termination of the employment relationship.<br>• Calculating compensation for termination of the employment relationship with employer's liability.<br>• Calculate the payment for vacations and the Christmas bonus.<br>• Calculate the single income tax received for professional work performed.<br>• Law on Occupational Risk (executive summary - current version).<br>• International Financial Reporting Standards (IFRS) applicable to accounts payable<br>• Long-term liabilities<br>• Liabilities payable<br>  • Legal Aspects<br>  • Placement of obligations<br>  • Accounting treatment | • Distinguish the types of contracts. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Accounting treatment of amortization of premium or discount on debenture issue<br>• Amortization of premium or discount on issuance of debentures: straight-line method<br>• Bonds convertible into shares<br>• International Financial Reporting Standards applicable to long-term liabilities<br>• Other long-term liabilities<br>• Long-term debt with mortgage guarantee (mortgage payable)<br>• Liabilities in foreign currency<br>• Pension funds<br>• Financial analysis | |
| 4. Record the financial accounting of the equity accounts according to the regulations. | **Stockholders' equity**<br><br>• Concept of stockholders' equity<br>• Terminology<br>• Capital stock<br>• Authorized capital<br>• Subscribed capital<br>• Displayed capital<br>• Retained earnings | • Recognizes the concepts that compose stockholders' equity.<br><br>• Explain the form of business organization called a corporation.<br><br>• Determines the operation of a corporation and the written contract. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Stockholders' equity and its relation to the fixed asset acquisition cycle<br>• Shares: legal aspects<br>• Issuance of shares<br>  • Preferred stock<br>  • Common stock<br>  • Issuance of common shares without par value<br>  • Preferred shares<br>• International Financial Reporting Standards (IFRS) applicable to the valuation and presentation of shares<br>• Retained earnings<br>  • Dividends<br>  • Stock dividends<br>  • Treasury dividends<br>  • Stock Split<br>• Statement of changes in stockholders' equity<br>• Financial analysis | • Differentiates between earned capital and contributed capital, according to current regulations.<br><br>• Applies International Financial Reporting Standards (IFRS) to stockholders' equity.<br><br>• Examines the procedure for issuing shares with or without par value, according to current regulations.<br><br>• According to current regulations, it applies the accounting treatment for the distribution of dividends and the accounting record of the stock split. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| 5. Categorize soft and technical skills required in modern organizations. | **Interpersonal skills:**<br><br>• Pleasant.<br>• Sense of humor.<br>• Friendly.<br>• Hospitable.<br>• Empathetic.<br>• Self-controlled.<br>• Patience.<br>• Sociable.<br>• Warmth.<br>• Social skills.<br>**Positive attitude:**<br><br>• Optimistic.<br>• Enthusiastic.<br>• Encourages colleagues.<br>• Happy.<br>• Confident.<br>• Problem solver.<br><br>**Attitude towards work:**<br><br>• Works hard.<br>• Available.<br>• Loyal.<br>• Punctual.<br>• Has initiative. | • Differentiates between soft and interpersonal skills.<br><br>• Presents roles on types of work-related attitudes.<br><br>• Practices conflict resolution processes. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Dedication.<br>• Motivation.<br>• Little absence from work.<br>• Creativity. | |
| 6. Determine the impact of robotics on the efficiency and accuracy of inventory management in business environments. | **Robotic applications in inventory management.**<br><br>• Autonomous distribution.<br>• Order preparation.<br>• Loading and unloading of trucks.<br>• Internal transportation of products.<br>• Storage of merchandise.<br><br>**Benefits of incorporating robots in inventory processes.**<br><br>• Operating efficiency.<br>• Reduction of labor costs.<br>• Improvement in occupational safety.<br>• Optimization of storage space.<br><br>Robots used in inventory management.<br>• Automatic guided vehicle. | • Recognize robotic applications in inventory management in warehouses.<br><br>• Explains the benefits of incorporating robotics in inventory management.<br><br>• Compare the different types of robots used in inventory management. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Automatic storage and recovery systems.<br>• Collaborative robots or cobots.<br>• Robotic arm. | |

| | | | |
|---|---|---|---|
| Specialty: **Bilingual Accounting and Finance** | Modality: **Business and Services** | Detailed Field: **Accounting and Taxes** | Level: **Eleventh** |
| Subárea: **Financial Accounting** | Study Unit: **Financial Administration** | | Estimated Time: **96 hours, eight weeks** |
| Competences for human development: **Ethical commitment** | Educational Policy Axis: **Digital Citizenship with Social Equity** | | |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| 1. Discriminate the functioning of the superintendencies in the Costa Rican economy. | **The Costa Rican Financial System**<br><br>• Definition of the financial system<br>• Members of the financial system<br>  • Financial Assets<br>  • Financial intermediaries<br>  • Financial market<br>  • Functions<br>  • Classification<br>  • Types of markets: money and capital<br>• Structure of the financial system<br>  • Central Bank<br>  • National Council for the Supervision of the Financial System (CONASSIF) | • Recognizes the concept and members of the Costa Rican financial system.<br><br>• Distinguishes the organisms of banking regulation and supervision in Costa Rica.<br><br>• Compares the characteristics and functions of SUPEN, SUGEVAL, SUGEF, and SUGESE.<br><br>• Recognize the term transparency in the context of the public sector.<br><br>• Explain how financial intermediaries work. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • SUGEF<br>• SUGEVAL<br>• SUPEN<br>• SUGESE<br>**Banking in Costa Rica**<br><br>• Beginnings of Costa Rican banking<br>• Banking nationalization<br>• Banking in the 1950-2000 period<br>• Costa Rican banking in the XXI century<br><br>**Banking regulation and supervision agencies in Costa Rica**<br><br>• Central Bank<br>  • Historical review<br>  • Objectives of the Central Bank<br>  • Functions of the Central Bank<br>  • Economic policy instruments<br>• National Council for the Supervision of the Financial System (CONASSIF)<br>  • Historical Overview | |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Mission and vision<br>• Integration<br>• Legal framework<br>• Functions of CONASSIF<br>• Organization<br>• General Superintendency of Securities (SUGEVAL)<br>• Historical Review<br>• Functions of the Superintendency<br>• Regulation<br>• Oversight<br>• Dissemination of information and education to the public<br>• Securities Market Regulatory Law 7732<br>• General Superintendence of Pensions (SUPEN)<br>• Historical review<br>• Mission and vision<br>• Functions of the Superintendency<br>• Fund supervision<br>• Supervision and risk assessment framework<br>• General Superintendence of Insurance (SUGESE)<br>• Historical review | |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Mission and vision<br>• Objectives<br>• Functions<br>• General Superintendence of Financial Institutions (SUGEF)<br>  • Historical Review<br>  • Mission and vision<br>  • Functions.<br>  • Organizational Structure<br>  • Strategic framework<br>  • Legal framework<br>  • Transparency<br>  • Managers and decisions<br>  • Budgeting<br>  • Institutional plans<br>  • Institutional reports<br>  • Human Resources<br>  • Procurement and contracting<br>  • Fixed assets and expenses<br>  • Citizen participation<br>  • Open data<br>  • Regulatory improvement project<br>  • Procedures and services<br>  • Current SUGEF Supervised Entities | |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Active financial conglomerates and groups<br>• Foreign Exchange Derivatives Market<br>• Entities authorized to hedge with financial derivatives in foreign currencies.<br>• Financial intermediaries<br>  • Definition<br>  • Members<br>  • Central Bank<br>  • Commercial banks<br>  • State and private commercial banks<br>  • Banks created by special law<br>  • Non-bank financial companies<br>  • Savings and credit cooperative organizations<br>  • Entities authorized by Sistema Financiero Nacional para la Vivienda (National et al. for Housing)<br>  • Other financial entities: Savings and Loan Fund | |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | of the National Association of Educators (ANDE) and Solidarity Associations. | |
| 2. Explain the operationalization of the Bolsa Nacional de Valores (BNV) processes. | **National Stock Exchange**<br><br>• History of the Stock Exchange<br>• Importance of the Stock Exchange<br>• Our Mission<br>• Our Functions<br>• Organizational Structure<br>• Business Rules<br>  • Primary markets<br>  • Secondary markets<br>  • Money markets<br>  • Other transactional facilities<br>  • Collateral management<br>  • Clearing and Settlement, BNV Platform Leasing<br>  • Audit, report, and lease BNV platforms.<br>  • Fees and charges<br>  • Brokers and technical requirements<br>  • Continuity of services provided<br>  • Technical requirements | • Mention what the Business Rules consist of.<br><br>• Recognizes the current regulations for the performance of the National Stock Exchange.<br>• Identifies the entities that constitute the Costa Rican Stock Exchange System.<br><br>• Determines the importance of the National Stock Exchange (BNV) in the Costa Rican financial market. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Current regulations<br>  • Stock Exchange General Regulations<br>  • Principles<br>  • Corporate Governance Code<br>  • Regulations of the Technical Committees of the Board of Directors<br>  • Guidelines for accreditation in exchange derivatives<br>  • Stock Exchange Regulations<br>  • Rules of conduct and performance<br>  • Regulations for stockbrokers<br>  • Regulations for transactional spaces, stock exchanges, and others.<br>  • Securities clearing and settlement services regulations - operating rules.<br>  • Issuers Regulations<br>• Constitution of the Stock Exchange System<br>  • CONASSIF<br>  • SUGEVAL<br>  • BNV<br>• Participants | |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • National Council for the Supervision of the Financial System (CONASSIF)<br>• General Superintendence of Securities (SUGEVAL)<br>• Stock Exchange<br>• Stock Exchanges<br>• Stock Brokers<br>• Issuers<br>• Investors<br>• Central Securities Depository<br>• Issuance rating agencies | |
| 3. Account for the operations of the cooperatives according to current regulations. | **Cooperatives**<br><br>• The beginnings of cooperative<br>• The Utopians<br>• The precursors of cooperative<br>• Rochdale (England)<br>• Definition of cooperatives<br>• Values and principles.<br>• Definition of values<br>• Cooperative values<br>• Cooperative principles<br>• Structure of cooperatives<br>• Classification of cooperatives by model<br>• National integration and support organizations | • Identifies the historical process and generalities of cooperativism.<br><br>• Distinguish the regulatory norms of cooperatives.<br><br>• Recognizes the essential elements of cooperative accounting.<br><br>• Constructs the chart of accounts for cooperatives with their respective codification. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Emblems of cooperative<br>• Legalization and registration of a cooperative<br>• Regulation of cooperatives<br>  • Cooperative Law No. 4179<br>  • Law No 9635 on Strengthening Public Finances.<br>• Accounting books of the cooperative.<br>• Financial statements of the cooperative.<br>• Elements of the economic and financial structure of a cooperative.<br>  • Admission fee<br>  • Contribution certificate<br>• Reserves of Law<br>  • Legal<br>  • Social welfare<br>  • Cooperative education<br>  • Equity<br>  • Other<br>• Equity<br>• Credits<br>• Value Added Tax (VAT)<br>• Income Taxes | • Records the accounting operations of cooperatives.<br><br>• Executes the International Financial Reporting Standards to account for the operations of cooperative associations. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • International Financial Reporting Standards (IFRS). | |
| 4. Account for the transactions of solidarity associations by the regulations in force. | **Solidarity associations**<br><br>• Concept of Solidarity<br>• Objectives<br>• Constitution<br>• Solidarity association statutes<br>• Regulations<br>  • Law No 6970 on Solidarity Associations<br>  • Law No 9635 on Strengthening of Public Finances<br>  • Law No. 7092 Income Tax<br>• Patrimony and economic resources<br>  • Members' savings<br>  • Employer's contribution<br>  • Income<br>  • Activities performed<br>• Reserve fund<br>• Liquidity fund<br>• Personal savings<br>• Employer's contributions<br>• Solidarity Association investments | • Identify the concept, objectives, constitution, and regulatory laws of Solidarity Associations.<br><br>• Explain the patrimony and economic resources available to solidarity associations in Costa Rica.<br><br>• Illustrate the composition of the reserve and liquidity fund, personal savings, employer's dues, investments, and equity of solidarity associations, according to current regulations.<br><br>• Applies the accounting treatment of solidarity associations according to current regulations.<br><br>• Interprets the importance of internal control for the |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Solidarity associations' assets<br>• Bodies<br>  • General Assembly<br>  • Board of Directors<br>  • Fiscal<br>• Dissolution and liquidation<br>• Registration of solidarity associations<br>• Accounting treatment of solidarity associations<br>  • Chart of accounts<br>  • Use of general ledger accounts<br>  • Monthly journal entry<br>  • Expenses<br>  • Income.<br>  • Journal entry withholdings receivable company<br>  • Purchases<br>  • Sales journal entry<br>  • Other journal entries<br>• Auxiliary accounting entries<br>• Distribution of surplus<br>  • Former associates<br>  • Associates<br>• Internal control<br>• Value Added Tax (VAT) | accuracy and reliability of solidarity associations' accounting and operating reports.<br><br>• Calculates Value-Added Tax (VAT) and income tax on the profits of the solidarity association according to current regulations.<br><br>• Applies the International Financial Reporting Standards (IFRS) in solidarity associations. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Income tax<br>• International Financial Reporting Standards (IFRS). | |
| 5. Record the accounting operations of trade union associations by the regulations in force. | **Trade Union Associations**<br><br>• Definition and characteristics<br>• Functions of trade unions<br>• Types of unions<br>  • Trade unions<br>  • Company unions<br>  • Industrial<br>  • Mixed or various trade unions<br>• Regulations<br>  • Law No. 9343 on Trade Union Associations<br>  • Statutes of Trade Union Associations<br>  • Protection of Union Rights<br>  • Legal and illegal strikes<br>  • Legal and illegal strikes<br>  • Obligations of Trade Union Associations<br>  • Formation of the trade union association<br>  • Rights and duties of affiliates<br>  • Law #218 Law of Associations | • Record the accounting operations of trade union associations, according to current regulations- Identify the types and functions of Costa Rican trade unions.<br><br>• Cite the regulations imposed on trade union associations.<br><br>• Explain the composition of the patrimony and economic resources of the trade union association or non-profit entity according to the regulations in force.<br><br>• Recognizes the functions of the organs that compose the unions.<br><br>• Accounts of the operations of trade unions and their correct presentation in the financial |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Minute books and members<br>• Patrimony and economic resources<br>  • Contribution of members<br>  • Activities carried out<br>  • Donated patrimony<br>• Organs<br>  • General Assembly<br>  • Board of Directors<br>  • Fiscal<br>  • Electoral bodies<br>  • Dissolution and severance pay<br>• Accounting treatment of trade union associations:<br>  • Opening of entries<br>  • Catalog of accounts<br>  • Use of general ledger accounts<br>  • Monthly journal entry<br>  • Assets (related)<br>  • Liabilities (funds)<br>  • Assets (donated)<br>  • Income (donated)<br>  • Expenses (related)<br>• Presentation of financial reporting | statements, according to the regulations in force.<br>• Calculates the income tax of the trade union association according to the regulations in force.<br><br>• Applies the International Financial Reporting Standards (IFRS) in trade union associations. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Financial statements according to IFRS<br>• Budgetary control<br>• Fund-specific reporting<br>• Financial reporting by area<br>• Projects<br>• Non-profit entities' royalty progress reports<br>• Income tax<br>• International Financial Reporting Standards (IFRS). | |
| 6. Demonstrate behaviors that reflect ethical commitment by applying principles and values in the exercise of tasks related to managing the company's assets, liabilities, and patrimony. | **Ethical commitment:**<br><br>• Concept<br>• Principles and values:<br>  • Respect.<br>  • Probity.<br>  • Anti-corruption. | • Recognizes the importance of ethical commitment in the performance of work in their area of technical training and coexistence with other people.<br><br>• Discriminates against actions that give rise to behaviors that reflect a lack of ethical commitment to managing the company's assets, liabilities, and patrimony.<br><br>• Performs with commitment to the obligations or responsibilities assigned, overcoming the obstacles that |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | | arise to achieve the objectives set out in the company's financial accounting. |
| 7. Develop skills in the use of technology as a way to obtain job opportunities in the financial accounting sector. | **Technology as an opportunity for improvement and employability.**<br><br>• It breaks down barriers.<br>• Increases efficiency and productivity and offers real-time information.<br>• Creates new professions.<br>• Provides more options to attract talent. | • Recognizes the use of technology for the execution of financial accounting tasks.<br><br>• Identifies the opportunities provided by developing information technology skills to obtain job opportunities in the financial accounting sector. |

| | | | |
|---|---|---|---|
| Specialty: **Bilingual Accounting and Finance** | Modality: **Business and Services** | Detailed Field: Campo detallado: **Accounting and Taxes** | Level: **Eleventh** |
| Subarea: **Financial Accounting** | Study Unit: **Financial Accounting** | | Estimated Time: **120 hours, ten weeks** |
| Competencies for Human Development: **Bioethics** | Educational Policy Axis: **Digital citizenship with social equity** | | |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| 1. Analyze the line of credit and credit card for accounting purposes, recording, valuing, and presenting them in the financial statements in accordance with current regulations using an electronic spreadsheet or an accounting system. | **Line of credit (LOC)**<br>• Concept of line of credit<br>• Credit line characteristics.<br>  • Drawdown<br>  • Repayment term<br>  • Interest payment<br>  • Renewal<br>• Credit components<br>  • Value<br>  • Transfer of ownership<br>  • Debt<br>  • Time<br>  • Price of the loan<br>  • Trust and collateral.<br>• Classification of the loan<br>  • Economic activity to which the credit is dedicated. | • Distinguish the types and characteristics of the lines of credit the Costa Rican Banking System offers.<br>• Point out the requirements of the banking system for granting credit lines.<br>• Examines the main credit products in the Costa Rican market.<br>• Analyzes the bank overdraft as a source of financing through the line of credit. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Economic activity of the debtor<br>• Source of resources<br>• Type of guarantee: real, fiduciary, securities, guarantee trust.<br>• Type of interest rate: fixed or variable<br>• Term: short, medium, or long term<br>• Days past due<br>• Current<br>• 30 to 60 days past due<br>• 61 to 180 days past due<br>• More than 180 days past due<br>• Status of the operation: current, past due, or in judicial collection.<br>• Type of entity that granted the loan:<br>• Private bank<br>• Public bank<br>• Cooperative and savings and loan<br>• Mutual savings and loan<br>• Solidarity association<br>• Currency: colones, U.S. dollars, or development units<br>• Type of person receiving; individual or legal entity<br>• Type of transaction: direct, credit card, or line of credit | • Uses the electronic spreadsheet or accounting software to manage the line of credit.<br><br>• Apply the International Financial Reporting Standard to the line of credit. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Credit products in the Costa Rican market:<br>  • Direct loans.<br>  • Credit cards.<br>  • Lines of credit.<br>  • Invoice discounting.<br>  • Leasing or financial leasing.<br>  • Financing for cancellation of debts in another financial entity.<br>  • Second-tier banking.<br>  • Financing to construction companies.<br>  • Back to back operation.<br>• Bank overdraft as a source of financing through the line of credit:<br>  • Definition.<br>  • Benefits.<br>  • Requirements.<br>  • Accounting for overdraft.<br>• International Financial Reporting Standards (IFRS)<br><br>**Credit card line**<br><br>• Electronic money concept<br>• Characteristics of e-money<br>• Electronic money as a function of the contract | • Identifies the types and particularities of electronic money. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Scheme of the functioning of electronic money<br>• Types of electronic money<br>  • Prepaid media<br>  • Immediate payment solutions<br>  • Deferred payment or post-payment formulas<br>  • Card-based products<br>  • Sofware-based money<br>  • On-line money<br>  • Offline money<br>• Electronic check and electronic documents with draft function<br>• Credit card<br>  • History of the system<br>  • Initial operation<br>  • Legal functions<br>  • Electronic card as electronic money<br>• Debit card<br>• Relationship card<br>• Smart cards<br>  • Origins<br>  • Definition of intelligent cards<br>  • Differences with magnetic stripe card<br>  • Advantages of the smart card | • Infer the obligations of the issuing entity of the electronic money according to the regulations in force.<br><br>• Interprets the contracts and requirements for using credit cards according to the regulations.<br><br>• Compares the provisions associated with the use of credit cards.<br><br>• Calculates interest, balances, and other obligations contemplated for the cardholder, according to current regulations.<br><br>• Evaluate the protection of the user's personal data, affiliates', and cardholders' duties according to the regulations in force. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Types of smart cards: disposable and reloadable<br>• Electronic purse: types and uses<br>• Important concepts<br>  • Debit card<br>  • Cardholder<br>  • Issuer<br>  • Credit card<br>  • Credit card issuing agreement<br>  • Credit limit<br>  • Statement of Account<br>  • Principal<br>  • Current interest rate<br>  • Current interest<br>• Obligations of the issuing entity<br>• Contracts<br>• Credit card agreement requirements of form and substance.<br>• Provisions on the issuance and use of debit cards<br>• Free contracting of insurance<br>• Information on ancillary services and benefits<br>• Prohibition to condition the contracting<br>• Modifications to contracts<br>• Rejection of contract modifications | • Applies the International Financial Reporting Standards for credit cards.<br><br>• Records credit and debit card operations according to current regulations.<br><br>• Solves accounting operations of card collection with commission and financial expenses, according to current regulations.<br><br>• Uses the electronic spreadsheet or accounting software to manage credit lines and credit cards. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Account statements. Calculation of interest, balances, and other charges.<br>  • Balances<br>  • Current interest for the period<br>  • Current interest<br>  • Default interest<br>  • Minimum payment<br>  • Cash payment<br>  • Information on possible late interest charge<br>  • On interest<br>• Other important aspects<br>• Other lines of credit<br>• Collection fees<br>• On the contents of the debit card account statement<br>  • Identification<br>  • Descriptions<br>  • Financial Details<br>  • Debit Card Interest<br>  • Debit Card Overdrafts<br>• Advertising<br>• Rewards and promotions<br>• Protection of users' data<br>• Duties of affiliates and cardholders<br>• Customer service provisions | |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • International Financial Reporting Standards (IFRS)<br><br>**Credit and debit card accounting**<br><br>• Debit card transactions<br>  • Cash payment<br>  • Payment at the end of the month<br>  • Per disposition made with cash<br>• Credit card<br>  • Per disposition made in cash<br>• Card payment transactions<br>  • Agreed commission<br>  • Financial expenses | |
| 2. Analyze the line of credit financially according to current regulations, using the electronic spreadsheet or accounting system, according to current regulations. | **Credit Regulations Costa Rica**<br><br>• Legal framework for credit<br>  • Credit portfolio<br>  • Invoice discounting<br>  • Collateral<br>• Current regulations issued by SUGEF.<br>• Regulation for the qualification of debtors<br>• General guidelines for the application of the debtor qualification regulation | • Cites the regulations issued by Costa Rica's financial market regulators on lending activities.<br>• Recognizes the basic principles of the Basel Committee related to banking supervision.<br><br>• Examines the minimum requirements determined by financial institutions for the granting of credit. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Payment capacity<br>• Guarantees<br>• Minimum documentation<br>• Agreement SUGEF 7-06 Regulation of the Credit Information Center (CIC)<br>• Basel Committee Basic Principles<br>• International Financial Reporting Standards (IFRS)<br><br>**Credit application análisis**<br><br>• Minimum requirements for credit application<br>• Analysis of financial information to determine payment capacity.<br>• Analysis of the guarantees offered by the debtor.<br>• Analysis of the effect of the debtor's payment behavior.<br>• Elements of the final credit application report | • Analyzes the role of the debtor's guarantees in the credit granting.<br><br>• Applies the International Financial Reporting Standards (IFRS) related to the credit activity in Costa Rica.<br><br>• Prepare a technical report on the topic according to APA standards. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| 3. Record investment and trust funds, as well as the recording, valuation, and presentation in the financial statements, using the electronic spreadsheet or an accounting system, according to current regulations. | **Investment funds**<br><br>• Concept of investment funds<br>• Importance in the economic and business sector<br>• Classification of investment funds<br>• Differences in the types of investment funds<br>• Investment Funds Management Companies (SAFI)<br>  • Concept and operation<br>  • Structure and operation<br>  • Regulation of the SAFI<br><br>**Accounting treatment**<br><br>• According to the type of investment fund<br>  • Investment fund registration<br>  • Recording of yields<br>  • Settlement of the investment fund<br>• International Financial Reporting Standards (IFRS)<br><br>**Trust**<br><br>• Origin and evolution | • Explain the concept and importance of investment funds in the economic and business sectors.<br><br>• Differentiates investment funds according to current regulations.<br><br>• Applies the accounting treatment according to the type of investment fund.<br><br>• Recognizes the background, types, and elements of trusts in Costa Rica.<br>• Explains the role of the trust in administrative contracting.<br><br>• Evaluate the International Reporting Standards (IFRS) applied to trusts. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Legislation<br>• Advantages<br>• Benefits of trusts<br>• Types of trusts<br>  • Investment<br>  • Administration<br>  • Guaranty<br>• Elements of the trust<br>  • Objective<br>  • Subjective<br>  • Settlor or trustor<br>  • Trustee<br>  • Trustee or beneficiary<br>• Administrative contracting and the figure of the trust<br>  • Principles<br>  • Efficiency and effectiveness<br>  • Free competition<br>  • Equality<br>  • Publicity<br>  • Legality<br>  • Legal certainty<br>  • Balance of interests<br>  • Good faith<br><br>• Public trust<br>  • Concept of public trust<br>  • Characteristics of a public trust | |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Objective and subjective elements<br>  • Settlor<br>  • Trustee<br>  • Trustee<br>• Control<br>  • Office of the Comptroller General of the Republic in administrative contracts<br>  • Typologies of exante or prior audit<br>  • Current trustee controls<br>• International Financial Reporting Standards (IFRS) | |
| 4. Prepare the Statement of Cash Flow and Statement of Change in Financial Position on a cash basis, according to current accounting standards. | **The cash flow statement**<br><br>• Measuring liquidity and profitability in organizations<br>• Cash management.<br>• Statement of cash flows<br>  • Operating activities<br>  • Investing activities<br>  • Financing activities<br>  • Approaches to prepare the statement of cash flows.<br>  • Elements of the cash flow statement | • Recognizes the cash flow statement as a tool for business liquidity management.<br><br>• Explains the difference between net income and cash flow and their individual evaluation.<br><br>• Determines the basic structure of the cash flow statement, evaluating the |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Preparation of the cash flow statement<br>  • Basis for preparing the cash flow statement.<br>• Methodology for the preparation of the financial statement<br>  • Determining the increase or decrease of cash.<br>  • Determine the increase or decrease of each of the balance sheet accounts.<br>  • Analyze each of the increases and decreases of the balance sheet items.<br>  • Classify the increases and decreases in cash flow.<br>  • To integrate the cash flow statement with this information,<br>• Illustration of the preparation of the cash flow statement<br>• Application of the method for the preparation of the cash flow statement<br>• General considerations of the statement of changes in the cash basis statement of financial position<br>  • Balance sheet<br>  • Income statement | operation, financing, and investment in the business.<br><br>• Applies the established accounting methodology for preparing the cash flow statement according to current regulations.<br><br>• Evaluate the organization's liquidity and the information obtained from the statement of cash flows according to current regulations.<br><br>• Interprets the information in the statement of changes in financial position or cash flow statement, according to current regulations. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Changes in financial position with cash flows<br>• Changes in financial position without cash flows<br>• Objectives of the statement of changes in financial position<br>• Preparation of the statement of changes in financial position<br>• Required information.<br>• Presentation format<br>• Procedure for preparing the statement of changes in the financial position.<br>• International Financial Reporting Standards (IFRS). | |
| 5. Prepare the Statement of Working Capital and the Statement of Change in Financial Position based on Working Capital by current accounting standards. | **Working capital**<br><br>• Current assets<br>• Concept<br>• Profitability and risks<br>• Cash conversion cycle and marketable securities.<br>• Calculation of the cash conversion cycle<br>• Financing of cash needs, minimum cash required.<br>• Cash management strategies.<br>• Inventory management techniques. | • Recognizes the concept, profitability, and risks of working capital as inverse decision-making variables.<br><br>• Identifies the variables of the cash and marketable securities conversion cycle.<br><br>• Calculates the cash conversion cycle |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Accounts receivable management<br>  • The five "C"s" of credit<br>  • Relaxation of credit standards<br>• Working capital management: current liabilities<br>  • Short-term accounts payable management<br>• Prompt payment discounts with suppliers<br>• Short-term sources of financing<br>  • Unsecured loans<br>  • Secured loans<br>  • Invoicing or factoring of accounts receivable.<br>• Internal control<br><br>**Statement of changes in financial position based on working capital.**<br><br>• General<br>• Elements comprising the statement<br>  • Source of funds<br>  • Application of resources<br>• Company's financial structure<br>  • Working capital<br>  • Non-current assets<br>  • Long-term liabilities<br>  • Stockholders' equity | according to current regulations.<br><br>• Explains inventory and accounts receivable management techniques.<br><br>• Explains the elements, financial structure, and formulation of the statement of changes in financial position.<br><br>• Describes the elements required to prepare the statement of changes in financial position and the presentation formats.<br><br>• Prepares statements of changes in financial position based on equal amounts of origin and application of resources, in addition to changes in working capital generated and used, according to current regulations. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Formulation of the statement<br>• Statement of changes in financial position<br>  • Equal amounts of source and application of resources<br>  • Changes in working capital generated and used.<br>  • Cash basis presentation.<br>  • Source of funds.<br>  • Types of source of funds<br>  • Application of resources<br>  • Types of application of resources<br>  • Cash flow presentation<br>• Statement of cash inflows and outflows<br>• International Financial Reporting Standards (IFRS) | • Calculates the cash inflows and outflows statement according to current regulations. |
| 6. Explain the bioethics principles in the technical career of Accounting and Finance. | **Bioethics**<br>• What is bioethics?<br>• What is morality?<br>• The Duty:<br>  • Ethical<br>  • Legal<br>  • Moral<br>• Principles of bioethics | • Recognizes what is meant by bioethics.<br>• Differentiates between the various duties: ethical, legal, and moral.<br>• Explains the principles of bioethics. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| 7. Implement educational strategies for sustainable development within the framework of the 2030 agenda. | **Agenda 2030 in its current version.**<br><br>• Generalities:<br>  • Concept<br>  • Signatory countries<br>  • Characteristics: -Political commitments<br>  • Political commitments<br>  • 17 Sustainable Development Goals (SDGs)<br>• Implications for the world<br>• Direct implications for Costa Rica | • Recognizes the generalities of the 2030 Agenda according to current international standards.<br><br>• Distinguish the Sustainable Development Goals.<br><br>• Identifies the implications of the 2030 Agenda for Costa Rica and the world. |

| | | | |
|---|---|---|---|
| Specialty: **Bilingual Accounting and Finance** | Modality: **Business and Services** | Detailed Field: **Accounting and Taxes** | Level: **Eleventh** |
| Subárea: **Financial Accounting** | Study Unit: **Insurance and Pension** | | Estimated Time: **84 hours, seven weeks** |
| Competencies for Human Development: **Oriented to Customer Service** | Educational Policy Axis: **Strengthening Planetary Citizenship with National Identity** | | |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| 1. Discriminate the functioning of the insurance market and the generalities of pensions in Costa Rica. | **History of insurance in Costa Rica**<br><br>• Monopoly stage<br>• Competition stage<br><br>**Technical concepts used in the insurance market.**<br><br>• Insurance companies<br>• Insurance agency companies<br>• Insurance agent<br>• Insurance broker companies<br>• Insurance brokers<br>• Reinsurance companies<br>• Self-dispatched operators<br>• Ancillary service provider<br>• Products | • Difference between monopoly and competition in Costa Rican insurance.<br><br>• Determines the technical concepts used in the Costa Rican insurance market.<br><br>• Differentiates the branches and lines of general and personal insurance in Costa Rica.<br><br>• Illustrate the elements of the insurance contract |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Risk<br>• Moral risk<br>• Insurance premium<br>• Claims<br>• Insurance policy<br>• Types of insurance: general and personal<br>• Types of insurance contracts:<br>  • Individual<br>  • Collective<br>  • Self-dispatchable<br>  • Standard contract<br>  • Parity or free discussion contract<br><br>**General information on pensions**<br><br>• Demographic situation of Costa Rica<br>  • Life expectancy<br>  • Fertility rate<br>  • Age structure and demographic inertia<br>• Population aging<br>• Demographic changes and consequences<br>• Demographic effect | according to current regulations.<br><br>• Classifies the types of insurance contracts according to current legislation.<br><br>• Explain the demographic and economic challenge of Costa Rican pensions.<br><br>• Distinguish the determining elements of the Costa Rican pension system.<br><br>• Discriminates social, pay-as-you-go, and capitalizable pensions, according to current legislation.<br><br>• Interprets the effect of the social reforms implemented in Costa Rican pensions. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Demographic evolution and public policies<br>• Determinants:<br>  • Effective contribution<br>  • Wages<br>  • Wage behavior over time<br>  • Wage curves<br>  • Reference rate<br>  • Gender differences<br>• The demographic challenge<br>  • Increase in expected length of retirement.<br>  • Increase in dependency rates<br>• Social pensions<br>• Pay-as-you-go pensions<br>• Funded pensions<br>• General information on social pension reforms | • Visit SUGESE's website. |
| 2. Identify the legal considerations of the Costa Rican insurance and pension market. | **Insurance:**<br><br>• Law of the Large Numbers in Insurance (current version).<br>• Administrative structure of the insurance market. The insurer:<br>  • Support committee<br>  • Internal audit<br>  • External audit | • Describes the Law of Large Insurance Numbers.<br><br>• Identifies the functioning of the insurance market according to the administrative and organizational structure of |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Compliance officer<br>• Actuarial function<br>• Organizational structure of brokerage and agency companies<br>• Financial conglomerate groups<br>• Insurance-related laws in force<br>  • Insurance Market Regulatory Law No. 8653<br>  • Insurance Contract Law No. 8956<br>  • Consumer Law No. 7472<br>  • Securities Market Regulatory Law No. 7732<br><br>**Rights of the insurance consumer**<br><br>• Receive clear, complete, and truthful information.<br>• Free choice<br>• Timely response<br>• Confidentiality of information.<br>• Designation, revocation, or substitution of the beneficiary.<br>• Early termination of the contract<br>• Intermediation services<br>• Rectification of the contract<br>• Indisputability | brokerage and agency companies.<br><br>• Distinguishes the rights and obligations of the insurance consumer according to the regulations in force.<br><br>• Describes the legislation of the Costa Rican pension market.<br>• Identifies the functions and general procedures used by SUPEN.<br><br>• Visit the SUPEN website. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | **Obligations of the insurance consumer**<br><br>• Declaration of risk<br>• Payment of premium<br>• Notice of loss<br>• Acting in good faith and other representations<br>• Due diligence<br>• Plurality of insurance<br><br>**Pensions**<br><br>**Pension market legislation:**<br><br>• Risk-taking regulations<br>• Regulation of benefits of the labor capitalization system<br>• Asset management regulations<br>• Regulations for pension systems under special laws and IVM substitute systems.<br>• Regulation of opening and operation<br>• Market discipline<br>• Worker's Protection Law No. 7983 annotated and concorded. | |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Worker Protection Law 7983<br>• Reference regulations<br>  • Firefighters Pension Law No. 6170<br>  • National Teachers' Pensions Law No. 2248<br>  • General Pension System Law for the National Budget No 7302<br>  • SUPEN. | |
| 3. Solve insurance and pension cases, applying operational, technical, and financial fundamentals according to current regulations. | **Insurance nomenclature and classification**<br><br>• Specific accounting nomenclature<br>  • Chart of accounts<br>  • Codification of the chart of accounts<br>  • Account nomenclature and description<br>• Financial market supervision in Costa Rica<br>  • Organizational structure of the National Council of Supervision of the Financial System (CONASSIF)<br>  • Operational, technical, and financial fundamentals | • Identifies the specific accounting nomenclature of insurance.<br><br>• Discriminates the operational, technical, and financial fundamentals that supervise the financial market.<br><br>• Applies the specific nomenclature and operational, technical, and financial fundamentals for resolving insurance cases. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | **Pensions in Costa Rica: balance and solidarity**<br><br>• Pension system of the National Teaching Profession<br>  • Distribution (legislation and requirements)<br>  • Capitalization (legislation and requirements)<br>• Disability, Old Age, and Death Reform (IVM) and elements of dialogue.<br>• Horizontal exercises (IVM, RCCMN, FPJ)<br>• Disability, Old Age, and Death (IVM)<br>• National Teachers' Collective Capitalization System (RCCMN) | • Recognizes Costa Rican pension system types, requirements, and legislation.<br><br>• Calculates pensions for each type of regime established in the country, according to current regulations. |
| 4. Implement strategies that promote customer service according to new trends. | **Customer service orientation**<br><br>• Concept of Customer Service<br>  • Customer<br>  • Customer Service<br>• Importance of Customer Service<br>• Difference between service and customer care<br>• Service triangle | • Recognizes the importance of customer service in Accounting and Finance.<br><br>• Differentiates between customer service and customer care and the service triangle. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Customer service strategies<br>  • Service level agreements<br>  • Service evaluation<br>  • Handling complaints, claims, and suggestions<br>  • Customer loyalty and retention<br>  • Customer relationship management systems<br>• Values that improve customer service. | • Uses customer service strategies according to new trends.<br><br>• Determines the values that improve customer service in insurance or pension companies. |

MINISTERIO DE EDUCACIÓN PÚBLICA
GOBIERNO DE COSTA RICA
Subject Area
Business Financial Management

## Description of the Business Financial Management Subject Area

The Subject Area of Business Management for Financists, with 4 hours per week and 160 hours per year, consists of two study units:

**Public Management**

In this unit of study, students will acquire skills in developing procurement and supply activities. They will also learn to prepare a bidding document according to current administrative contracting regulations.

**Financial Assessment in Project Management**

When implementing this study unit, students will use a specific software for project management.
To develop this Sub-area, teachers are recommended to use open source software, and secure and free registration sites, all in their current versions or updates, for the pedagogical mediation process: Kahoot, Google Drive, Powtoon, Lucidchart, Survey Monkey, Prezzi, Cuadernia, Dvolver, Wordle, Slideshare, Scribd, Haiku Deck, Screen-o-matic, Voxopop, Remin, Haiku Deck, Mindmeinster, among others preferred by the teacher or which are user-friendly.

**General objectives of this Sub-area**

- Plan and assess projects using a project management system.
- Analizar la planificación y evaluación de proyectos financieros para la toma de decisiones dentro de la organización.

**Table of Distribution of Study Units in this Subject Business Financial Management**

| Study Units | Weeks | Hours per year |
|---|---|---|
| ❶ Public Management | **10** | **80** |
| ❷ Financial Assessment in Project Management | **10** | **80** |

| | | | |
|---|---|---|---|
| Specialty: **Accounting** | Modality: **Business and Services** | Detailed Field: **Accounting and Taxes** | Level: **Eleventh** |
| Sub-area: **Business Management for Financiers** | Study Unit: **Public Management** | | Estimated time: **80 hours, ten weeks** |
| Competences for Human Development: **Negotiating Skills** | Educational Policy Axis: **Education for sustainable development** | | |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| 1. Explain the operation of the Integrated Public Procurement System (SICOP) according to the administrative, government, and banking procurement regulations published on the official website. | **SICOP**<br>• Concept and importance<br>• Benefits of SICOP<br>• Objectives<br>• Pillars<br>• Standardization<br>• Single supplier registry<br>• Digital signature<br>• Electronic commerce<br>• Zero paper model<br>• Participating institutions<br>• Interoperability institutions<br>• Call center.<br>  • Assistance to commercial suppliers<br>  • Institutional customer support<br>  • Support requests | • Identifies the benefits and objectives of SICOP.<br>• Recognizes the role of SICOP's single registry of suppliers, digital signature, e-commerce, and zero-paper model.<br>• Discriminates the services offered by SICOP on its website.<br>• Applies the technological tools of the SICOP website. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Information for users.<br>• Process manuals for:<br>  • Suppliers<br>  • Institutions<br>  • Entities with SIGAF interface<br>• Virtual training:<br>  • Providers<br>  • Institutional user units<br>  • Institutional purchasing units or suppliers<br>• User registration<br>  • Institution<br>  • Supplier<br>• Goods/services catalog<br>  • Search in the SICOP¨ catalog<br>  • Categorization request<br>  • Categorization request status/result query<br>  • Central Government<br>• Types of suppliers<br>• Steps to follow for supplier registration.<br>• Public Procurement Laws and Regulations SICOP | |
| 2. Diagram treasury processes for managing money through the budget according to current | **Cash Budget**<br><br>• Definition | • Describes the principles, financial function, and self- |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| accounting, commercial, and banking regulations. | • Principles and basic concepts<br>• Differences by sector and size<br>• Strengthening the financial function<br>• Self-checking of the cash-management<br>• Short-term financial plan<br>  • Financial planning and forecasting<br>  • Cash flow<br>  • Credit manager<br>  • Collection management<br>• Short-term payment budgeting<br>  • Payment processes.<br>  • Purchases from suppliers<br>  • Payment terms<br>  • Payroll and tax payments<br>  • Investment payments. Payment Financing<br>  • Means of payment.<br>  • Cash payments<br>  • Payment forecasts. Payment days<br>• Expected short-term revenues.<br>  • Liquidity position.<br>  • Cash flow planning.<br>  • Investment of surpluses. | checking of cash management.<br><br>• Explains the conditions for executing the financial plan, payment budget, and expected short-term revenues.<br><br>• Resolves de, variations by identifying causes, accountability, and implementing corrective measures.<br><br>• Uses treasury management software programs for cash sheets and treasury budgets.<br><br>• Evaluate the application of IPSAS in treasury budgets according to current regulations. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Treasury department as a profit center.<br>• Deviation analysis:<br>  • Identification of the causes.<br>  • Accountability.<br>  • Corrective measures<br>• Treasury management software programs:<br>  • Cash sheet.<br>  • Treasury budget.<br>• International Public Sector Accounting Standards (IPSAS). | |
| 3. Discriminate the requirements for the realization of bidding posters, as established in the current Administrative Contracting Law. | • Administrative Contracting Law No 7494, current version<br>• Regulation of the Administrative Contracting Law No. 33411<br>• Process for the elaboration of a bidding process.<br>  • Procurement<br>  • Purchasing procedure<br>• Concept and importance of the administrative file<br>• Bid Poster<br>  • Concept and importance of the administrative file<br>  • Planning prior to the poster<br>  • Responsible for creating the poster | • Explains the main aspects of the current Administrative Contracting Law and Regulations.<br>• Explains the steps of the process and the actors involved in elaborating bids.<br>• Discriminates the elements of the bidding poster according to the regulations in force.<br>• Estimates the economic limits and average budget |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Minimum requirements of the poster (art #52 RLCA)<br>• Contents of the poster<br>  • Admissibility clauses<br>  • Evaluation clauses<br>  • Limits of Discretion<br>  • Other types of clauses<br>• Objections<br>  • Concept of objection<br>  • Important aspects<br>• Economic limits of administrative contracting (current table)<br>• Other important aspects<br>• International Public Sector Accounting Standards (IPSAS). | amounts of administrative contracting.<br><br>• Develops a simple bidding poster according to current regulations. |
| 4. Apply negotiation strategies that lead to successful business agreements. | **Negotiation capacity**<br><br>• Concept<br>• Elements of a successful negotiation process<br>• Negotiation skills<br>• Negotiation strategies | • Recognizes the concept of negotiation skills.<br><br>• Explains the skills of the negotiator.<br><br>• Determines the elements of successful negotiation. |

| | | | |
|---|---|---|---|
| Specialty: **Accounting** | Modality: **Business and Services** | Detailed Field: **Accounting and Taxes** | Level: **Eleventh** |
| Sub-area: **Business Management for Financiers** | Study Unit: **Financial Assessment in Project Management** | | Estimated time: **80 hours, ten weeks** |
| Competences for Human Development: **Negotiating Skills** | Educational Policy Axis: **Education for Sustainable Development** | | |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| 1. Plan investment projects according to legally established techniques and parameters. | **Investment projects**<br><br>• Project studies<br>  • Preparation and evaluation<br>  • Associated decision making<br>  • Types of projects<br>  • Appraisal<br>  • Social evaluation<br>  • Projects in development planning<br><br>• Identification of business opportunities<br>  • Where, to and how?<br>  • Business model<br>  • Implementation strategy<br>  • Innovation process | • Cites the stages for the study of the project.<br><br>• Recognizes the elements considered for preparing and evaluating the investment project.<br><br>• Describes the methodological characteristics for preparing the market study and cost estimation of the investment project.<br><br>• Determines the main criteria contemplated in the economic background of the |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Project preparation and evaluation process<br>• Scope of the project study<br>• Project study as a cyclical process<br>• Market, technical, organizational-administrative, legal, financial, and environmental impact study of the project.<br><br>**Market study**<br><br>• Project market<br>• Market study objectives<br>• Stages of the market study<br>• Commercial strategy<br>• Analysis of the environment<br>• Product demand<br>• Market forecasting techniques<br>• The scope of forecasting<br>• Projection and qualitative methods<br>• Causal and time series models | technical study and the determination of the size of the project.<br><br>• Compares the criteria for analyzing the project's organizational aspects with the economic consequences of the evaluation results.<br><br>• Performs the cash flow of investment projects according to the company's profitability, own resources, payment, or borrowing capacity. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | **Cost estimation**<br><br>• Cost information for decision making<br>• Differential and future costs<br>• Relevant facility replacement costs<br>• Replacements with capacity increase<br>• Relevant cost elements<br>• Buried costs<br>• Relevant production costs<br>• Short-term cost functions<br>• Cost-volume-profit analysis<br>• Accounting costs<br>• VAT (Value Added Tax)<br><br>**Economic background of the technical study**<br><br>• Scope of engineering study<br>• Production process<br>• Economic effects of engineering<br>• Economy of scale<br>• Equipment investments<br>• Valuation of investments in physical works | |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Balance of personnel, raw materials, and general inputs<br>• Choice between technological alternatives<br><br>**Project sizing**<br><br>• When to evaluate?<br>• Determining factors<br>• Economics<br>• Optimization<br>• With a growing market and constant demand<br><br>**Decisions of localization**<br><br>• Study<br>• Factors<br>• Qualitative point method<br>• Brown and Gibson method<br>• Net present value maximization<br>• Demand and areas of influence<br><br>**Economic effects of organizational aspects**<br><br>• Study of the project organization<br>• Organizational structure | |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Economic effects of organizational variables<br>• Level or degree of participation of external units.<br>• Organizational investments<br>• Remuneration and information technology costs<br>• Planning start-up costs<br>• Other organizational costs<br>• The importance of administrative systems and procedures<br>• Impact of the project on the administrative structure<br><br>**Economic background of the legal study**<br><br>• Importance<br>• Main economic considerations<br>• Some economic effects of the legal study<br>• The legal system of the social organization<br>• Incorporation of the company<br><br>**Project investments**<br><br>• Investments prior to start-up | |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • The investment schedule<br>• Investment in working capital<br>• Investments during operation<br><br>**Project benefits**<br><br>• Types of benefits<br>• Scrap values<br><br>**Construction of cash flows**<br><br>• Elements<br>• Evaluation horizon<br>• Structure<br>• Investor cash flow<br>• Cash flow of going concern projects | |
| 2. Use techniques and legal parameters for project evaluation. | **Project evaluation criteria**<br><br>• Fundamentals of financial mathematics<br>• Net Present Value (NPV) Criteria<br>• Internal rate of return (IRR) criteria<br>• IRR versus NPV<br>• Adjusted NPV and IRR<br>• Payback period<br>• ROA and ROE rates of return | • Recognizes the criteria for project evaluation.<br><br>• Calculates NPV, IRR, payback period, ROA, ROE, and RBC according to current regulations to measure the profitability of an individual project. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | • Benefit-cost ratio (BCR)<br>• The equivalent annuity criterion<br>• Effects of inflation on project evaluation<br><br>**Calculation of the cost of capital**<br><br>• Main considerations in the estimation of the cost of capital<br>• Scenarios in project appraisal<br>• CAPM capital asset pricing model for determining return on assets.<br>• Weighted average cost of capital versus CAPM.<br>**Risk analysis**<br><br>• Project risk<br>• Risk identification<br>• Risk classification<br>• Risk measurement<br>• Other methods for dealing with risk.<br>• Discount rate adjustment methods<br>• Decision tree method | • Calculates the capital cost rate for evaluating projects, considering the general guidelines and current regulations.<br><br>• Discriminates the criteria for project risk analysis according to current regulations.<br><br>• Explains the characteristics of the project sensitivity analysis models.<br><br>• Determines the factors required for the preparation and social evaluation of the project.<br><br>• Determines the costs, benefits, and community situation for the preparation and social evaluation of the project according to current regulations. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | **Sensitivity analysis**<br><br>• One-dimensional NPV sensitization model<br>• Two-dimensional NPV sensitization model<br>• Multidimensional NPV sensitization model<br>• Uses and abuses of sensitivity analysis.<br><br>**Project preparation and social assessment**<br><br>• Project preparation and social assessment<br>• Social costs and benefits<br>• Incidence of indirect effects, intangible effects, and social discount rate.<br>• Private and social evaluations.<br>• Corporate and social responsibility (CSR)<br>• Technical standards, guidelines, and procedures for public investment.<br>  • Legal framework: Law 5525, 7010, Law 8131, Executive | • Describes the legal framework that regulates the technical standards, guidelines, and procedures for public investment. |

| Learning Outcomes | Essential Knowledge | Achievement Indicator |
|---|---|---|
| | Decree 34694 PLAN-H, and Executive Decree 35374-PLAN. | |
| 3. Apply oral and written communication techniques according to their context. | **Oral and written communication:**<br><br>• Concept of oral communication and written communication.<br>• Oral and written language.<br>• Writing and its requirements:<br>  • Clarity<br>  • Accuracy.<br>  • Simplicity and naturalness.<br>  • Conciseness.<br>  • Originality.<br>• Techniques of oral expression. | • Identifies the elements of oral and written communication.<br><br>• Differentiates characteristics of oral and written language.<br><br>• Generates investment projects considering the rules of written communication.<br><br>• Uses oral expression techniques. |

MINISTERIO DE EDUCACIÓN PÚBLICA | GOBIERNO DE COSTA RICA

# Subárea Emprendimiento e Innovación para Financistas

## Descripción de la subárea Emprendimiento e Innovación para Financistas

En la Subárea de Emprendimiento e Innovación para financistas, la persona estudiante debe asistir durante cuatro horas por semana para un total de 160 hora anuales. La subárea se divide en las siguientes unidades de estudio:

### Oportunidades de negocios

Las personas estudiantes desarrollan los saberes esenciales sobre la definición de emprendimiento, las características de la cultura emprendedora, el funcionamiento del mercado y la generación de ideas empresariales.

### Modelos de negocio

Esta unidad de estudio permite que la persona estudiante reconozca las generalidades sobre modelos de negocios, el producto mínimo viable (PMV), el plan de implementación para la puesta en marcha del modelo de negocio y el lanzamiento del producto o servicio.

**Creación de empresas**

La persona estudiante comprenderá los tipos de empresa, los principios administrativos, la estructuración de un negocio según el modelo, el uso de la tecnología para la operación de la empresa y la puesta en operación del negocio.

**Plan de Vida**

En esta unidad de estudio la persona estudiante adquiere las competencias para realizar la evaluación de la empresa, así como, los procedimientos para la certificación de la misma y además conoce de las instituciones que apoyan el emprendimiento nacional

Para el desarrollo de esta subárea se recomienda a los docentes el uso de software libres, sitios seguros y de registro gratuito, todos en versiones vigentes o actualizaciones, lo que el docente prefiera o le sea más amigable para el desarrollo del proceso de mediación pedagógica tales como: OpenProj, Open Workbench, GanttProject., FusionDesk Starter Edition, TaskJuggler (Linux), Intervals, Basecamp, Goplan y otros más.

**Propósitos generales de la subárea**

- Crear cultura de emprendimiento en la persona estudiante, a nivel personal y empresarial.

**Tabla de distribución de unidades de estudio de la subárea**

**Emprendimiento e Innovación aplicada a las Finanzas.**

| Unidades de studio | Semanas | Horas anuales |
|---|---|---|
| ❶ Oportunidades de negocios | **10** | **40** |
| ❷ Modelo de negocios | **8** | **32** |
| ❸ Creación de la empresa | **17** | **68** |
| ❹ Plan de vida | **5** | **20** |

| | | | |
|---|---|---|---|
| Especialidad: **Bilingual Accounting and Finance** | Modalidad: **Comercial y Servicios** | Campo detallado: **Contabilidad e Impuestos** | Nivel: **Undécimo** |
| Subárea: **Emprendimiento e innovación para financistas** | Unidad de estudio: **Oportunidades de negocios** | | Tiempo estimado:**40 horas 10 semanas** |
| Competencias para el desarrollo humano: **Innovación y creatividad** | Eje de la política educativa: **Educación para el desarrollo sostenible** | | |

| Resultados de aprendizaje | Saberes esenciales | Indicador de logro |
|---|---|---|
| 1. Explicar las características esenciales e importancia del emprendimiento haciendo un uso productivo de las tecnologías. | **Emprendimiento:**<br>• Definición, características e importancia del fomento del espíritu emprendedor.<br>• Características de la cultura emprendedora.<br>• Habilidades y responsabilidades de un emprendedor.<br>• Importancia de ser emprendedor en su proyecto de vida.<br>• Elementos a tomar en cuenta al emprender un proyecto.<br>  • Justificación del proyecto.<br>  • Estudio del mercado. | • Identifica habilidades y responsabilidades de la persona emprendedora.<br>• Discrimina los elementos a tomar en cuenta al emprender el proyecto.<br>• Explica el uso productivo de las tecnologías en la generación de ideas de negocios. |

| Resultados de aprendizaje | Saberes esenciales | Indicador de logro |
|---|---|---|
| | • Trámites administrativos y legales.<br>• Fuentes de financiamiento.<br>• Análisis integral.<br>• Uso productivo de las tecnologías en los negocios. | |
| 2. Examinar el mercado y su entorno, aplicando herramientas de recolección de información para la identificación de oportunidades de negocio, según las nuevas tendencias. | **Mercado:**<br><br>• Concepto.<br>• Funcionamiento del mercado y tendencias innovadoras.<br>• Análisis del entorno.<br>• Oportunidades de negocios.<br>• Necesidades sociales.<br>• Problemáticas.<br>• Herramientas para detectar necesidades.<br>• Detección del mercado y clientes potenciales.<br>• El cliente como elemento clave. | • Caracteriza el funcionamiento del mercado y su dinámica.<br><br>• Identifica las oportunidades del mercado según las nuevas tendencias<br><br>• Utiliza herramientas para la recolección de información que permita la detección de oportunidades de negocio.<br>• Interpreta los resultados obtenidos en función del mercado y los clientes potenciales. |

| Resultados de aprendizaje | Saberes esenciales | Indicador de logro |
|---|---|---|
| 3. Utilizar técnicas creativas que permitan la generación de ideas de negocio innovadoras, brindando soluciones a las necesidades detectadas en los clientes potenciales. | **Generación de ideas empresariales:**<br><br>• Concepto.<br>• Fuentes.<br>• Propósito.<br>  • Necesidad de una idea.<br>  • Respuesta a las necesidades del mercado.<br>  • Cambios en la moda y los requisitos.<br>  • Mantenerse a la cabeza de la competencia.<br>  • Tecnología.<br><br>**Técnicas para generar ideas empresariales:**<br><br>• Características, utilidad y beneficios.<br>• Herramientas que apoyan el proceso de selección del mejor producto.<br>• Diseño de una idea de negocio innovadora | • Determina fuentes de generación de ideas empresariales.<br><br>• Selecciona ideas empresariales usando distintas técnicas.<br><br>• Aplica técnicas creativas que brinden soluciones a las necesidades detectadas en los clientes potenciales. |

| Resultados de aprendizaje | Saberes esenciales | Indicador de logro |
|---|---|---|
| 4. Proponer soluciones creativas e innovadoras a necesidades y oportunidades del mercado. | **Creatividad e Innovación:**<br><br>• Concepto.<br>• Importancia.<br>• El proceso de la creatividad y la habilidad de pensar creativamente.<br>• Innovación y su proceso.<br>• Tipos de innovación y cómo diferenciarlos. | • Identifica la importancia de la creatividad e innovación en los aspectos cotidianos de su quehacer.<br><br>• Fomenta en el entorno una actitud creativa e innovadora en el desarrollo de emprendimientos.<br><br>• Formula soluciones para las necesidades y oportunidades del mercado o mejora las existentes. |
| 5. Valorar el impacto social, económico y ambiental que generan las propuestas de proyectos de negocios sostenibles. | **Desarrollo sostenible:**<br><br>• Concepto.<br>• Importancia.<br>• Elementos:<br>  • Social.<br>  • Económico.<br>  • Ambiental.<br>• Emprendimientos sostenibles. | • Describe los elementos del desarrollo sostenible y su importancia.<br><br>• Discrimina el impacto al ambiente y a la salud producto del desarrollo de nuevos negocios.<br><br>• Propone acciones creativas que mitiguen los daños al ambiente como parte del desarrollo de emprendimientos sostenibles. |

| | | | |
|---|---|---|---|
| Especialidad: **Bilingual Accounting and Finance** | Modalidad: **Comercial y servicios** | Campo detallado: **Contabilidad e impuestos** | Nivel: Undécimo |
| Subárea: **Emprendimiento e innovación aplicada a las finanzas** | Unidad de estudio: **Modelo de negocios** | | Tiempo estimado:**32 horas 8 semanas** |
| Competencias para el desarrollo humano: **Capacidad de negociación** | Eje política educativa: **Educación para el desarrollo sostenible** | | |

| Resultados de aprendizaje | Saberes esenciales | Indicador de logro |
|---|---|---|
| 1. Construir modelos de negocios a partir de ideas innovadoras con propuestas de valor diferenciadoras, utilizando las herramientas y metodologías vigentes. | **Modelos de negocios.**<br>• Concepto.<br>• Aspectos a considerar:<br>  • Clientes.<br>  • Canales.<br>  • Relación con los clientes.<br>  • Actividades importantes.<br>  • Recursos.<br>  • Aliados.<br>  • Estructura económica y financiera.<br>• Tipos de herramientas vigentes y su aplicabilidad | • Distingue los aspectos que se consideran en la construcción de un modelo de negocio.<br>• Compara las herramientas y metodologías vigentes en la construcción de modelos de negocios.<br>• Utiliza herramientas y metodologías vigentes en la construcción de modelos de negocios.<br>• Diseña ideas de negocio con mayor oportunidad de éxito a partir de la aplicación de |

| Resultados de aprendizaje | Saberes esenciales | Indicador de logro |
|---|---|---|
| | • Pensamiento de diseño (Design Thinking):<br>  • Características.<br>• Otras herramientas vigentes. | herramientas y metodologías vigentes. |
| 2. Validar el modelo de negocio, mediante el diseño del producto mínimo viable aplicando metodologías vigentes. | **Producto mínimo viable (PMV).**<br><br>• Concepto.<br>• Pasos de la metodología por ejemplo Lean Startup.<br>• Diseño del producto mínimo viable aplicando los pasos de las metodologías vigentes.<br>• Validación del modelo de negocio. | • Define el concepto de producto mínimo viable.<br><br>• Explica los pasos para la construcción del producto mínimo viable según las metodologías vigentes.<br><br>• Diseña el producto mínimo viable aplicando los pasos de las metodologías vigentes. |
| 3. Desarrollar el plan de puesta en marcha del modelo de negocio y lanzamiento del producto. | **Plan de implementación.**<br><br>• Inversión inicial.<br>• Gestión de las finanzas.<br>• Identificación de fuentes de financiamiento.<br>• Aspectos de formalización.<br>• Diseño de marca. | • Identifica los aspectos que deben considerarse en la puesta en marcha del modelo de negocios.<br>• Distingue las características de los aspectos que deben considerarse para la implementación del plan de |

| Resultados de aprendizaje | Saberes esenciales | Indicador de logro |
|---|---|---|
| | • Plan de mercadeo y ventas.<br>• Impactos: social, ambiental y la salud integral. | puesta en marcha del modelo de negocio.<br><br>• Construye el plan de puesta en marcha del modelo de negocios, tomando en cuenta las estrategias de mitigación de impacto. |
| 4. Aplicar estrategias de negociación en el proceso de validación de propuestas de negocios. | **Capacidad de negociación:**<br><br>• Concepto.<br>• Estrategias para la negociación.<br>• Acuerdos para la validación de propuestas de negocios. | • Explica la importancia del desarrollo de habilidades de negociación durante el proceso de validación de propuestas de negocios.<br><br>• Selecciona estrategias de negociación que propicien acuerdos exitosos durante el proceso de validación de propuestas de negocios.<br><br>• Negocia la ejecución de propuestas viables de emprendimiento. |
| 5. Discriminar los principales elementos que integran la economía Circular y su impacto | **Economía circular**<br><br>• Definición y principios | • Reconoce el concepto y principios de la Economía circular. |

| Resultados de aprendizaje | Saberes esenciales | Indicador de logro |
|---|---|---|
| en el campo de la Contabilidad. | • Comparación con la economía lineal.<br>• Aplicación de la economía circular en la reducción de residuos:<br>• Utilizar recursos energéticos de bajo impacto ecológico.<br>• Reutilizar agua, sin explotar ni contaminar las reservas.<br>• Reducir la huella de carbono en el transporte.<br>• Diseñar el producto para ser distribuido en pequeños lotes, de forma que responda a necesidades muy personalizadas, evitando el desperdicio.<br>• Evitar la merma de producto durante su elaboración.<br>• Practicar el upcycling como método que mantiene el valor como materia prima de los residuos reciclados. | • Distingue las aplicaciones de la economía circular en la reducción de residuos que se generan en la Contabilidad.<br>• Argumenta sobre los retos y oportunidades de la economía circular en la Contabilidad.<br>• Discute el impacto de la economía circular en la toma de decisiones y la aplicación de buenas prácticas. |

| Resultados de aprendizaje | Saberes esenciales | Indicador de logro |
|---|---|---|
| | • Ajustar la producción al nivel real de la demanda de los clientes.<br>• Fomentar los sistemas de devolución o retorno.<br>• Emplear contenedores y embalajes que optimicen el material y el espacio en el transporte, reutilizables o reciclables.<br>• Reciclaje y revalorización de materiales.<br>• Diseño para la reutilización y el reciclaje.<br>• Producción y consumo responsable.<br>• Retos y oportunidades de la economía circular en la Contabilidad.<br>• Tecnologías emergentes.<br>• Economía circular y su rol en la toma de decisiones y aplicación de buenas prácticas<br>Impacto del consumo global de materias primas. | |

| | | | |
|---|---|---|---|
| Especialidad: **Bilingual Accounting and Finance** | Modalidad: **Comercial y servicios** | Campo detallado: **Contabilidad e impuestos** | Nivel: **Undécimo** |
| Subárea: **Emprendimiento e innovación aplicada a las finanzas.** | Unidad de estudio: **Creación de empresas** | | Tiempo estimado:**68 horas 17 semanas** |
| Competencias para el desarrollo humano: **Orientación de servicio al cliente** | Eje de la política educativa: **Educación para el desarrollo sostenible** | | |

| Resultados de aprendizaje | Saberes esenciales | Indicador de logro |
|---|---|---|
| 1. Describir los tipos de empresas con los cuales se puede desarrollar un negocio. | **Tipos de empresas:**<br>• Concepto, características, ventajas y desventajas:<br>  • Según el ámbito de actividad.<br>  • Según el destino de sus beneficios.<br>  • Según la forma jurídica.<br>  • Según origen o procedencia de capital.<br>  • Según el tamaño.<br>  • Según su actividad desde el punto de vista de la materia que utiliza. | • Compara los tipos de empresas que interactúan en el sistema financiero y económico nacional.<br>• Selecciona el tipo de empresa para el desarrollo de su modelo de negocio. |
| 2. Estructurar el negocio con el enfoque orientado al cliente a través del plan de negocio. | **Plan de negocios:**<br>• Objetivos:<br>• Metas<br>• Modelo de negocios | • Identifica los elementos que conforman el plan de negocios. |

| Resultados de aprendizaje | Saberes esenciales | Indicador de logro |
|---|---|---|
| | • Estudios: mercado, mercadeo, técnico, económico y financiero<br>Estructuración del negocio, según el modelo empresarial:<br>• Constitución legal.<br>• Modalidades de contratación según la legislación costarricense.<br>• Permisos de funcionamiento y/o patentes.<br>• Permisos de salud.<br>• Inscripción en Hacienda y Caja Costarricense de Seguro Social como patrono.<br>• Catálogo de productos.<br>• Estructura organizativa de la empresa utilizando cadena de valor orientada al cliente.<br>• Unidades y departamentos de la empresa.<br>• Procesos y procedimientos del negocio.<br>• Asociatividad, encadenamientos y clúster. | • Diseña el plan de negocios, considerando todos sus elementos.<br><br>• Elabora la estructura organizativa, procesos y procedimientos de la empresa, basándose en el plan de negocios y utilizando el enfoque orientado al cliente, |
| 3. Realizar labores en las áreas funcionales que conforman la empresa de práctica propuesta aplicando los principios de la | • Principios de la administración.<br>• Uso de la tecnología como aliado estratégico para la operación de la empresa. | • Identifica las áreas funcionales y labores que se ejecutan para la puesta en marcha del negocio. |

| Resultados de aprendizaje | Saberes esenciales | Indicador de logro |
|---|---|---|
| administración y lo establecido en el plan de negocios. | • Roles de trabajo por áreas funcionales.<br>• Puesta en operación del negocio.<br>  • Transacciones comerciales.<br>  • Centro de Operaciones.<br>  • Registro de las empresas.<br>  • Transacciones bancarias.<br>  • Compra y venta de bienes y servicios entre empresas.<br>  • Compras del Estado.<br>  • Uso de eficiente de los datos para la toma de decisiones.<br>  • Pago de impuestos.<br>  • Cargas sociales.<br>  • Pólizas y seguros.<br>  • Asesoría empresarial. | • Utiliza la tecnología en las transacciones y otras actividades propias de la operación del negocio, incrementando la productividad de la empresa.<br><br>• Ejecuta experiencias educativas mediante la simulación de una empresa de práctica. |
| 4. Aplicar los principios de servicio con un enfoque orientado al cliente en la puesta en marcha del plan de negocio. | **Enfoque orientado al cliente:**<br><br>• Concepto.<br>• Cliente.<br>• Servicio al cliente.<br>• Importancia.<br>• Diferencia entre el servicio y la atención al cliente.<br>• Triángulo del servicio.<br>Estrategias de servicio al cliente:<br>• Acuerdos de niveles de servicio.<br>• La evaluación del servicio.<br>• Manejo de quejas, reclamos y sugerencias. | • Explica la diferencia entre atención y servicio al cliente.<br><br>• Emplea estrategias de servicio al cliente en la puesta en marcha del plan de negocio.<br><br>• Desarrolla su plan de negocio, considerando el cliente como el eje principal sobre el cual gira su emprendimiento. |

| Resultados de aprendizaje | Saberes esenciales | Indicador de logro |
|---|---|---|
| | • Retención y fidelización de clientes.<br>• Sistemas de gestión de las relaciones con los clientes.<br>• Valores que mejoran el servicio al cliente. | |
| 5. Determinar los principales elementos que integran la economía verde; y su contribución al desarrollo sostenible, social, económico y ambiental, tanto en el ámbito local como internacional. | **Economía verde**<br><br>• Definición y principios<br>• Comparación con la economía lineal.<br>• Aplicación de la economía verde en el campo de la Contabilidad<br>• Pilares<br>• Producción sostenible<br>  • Concepto<br>  • Buenas prácticas por considerar:<br>  • Contar con materias primas sostenibles: e pueden hacer compras verdes y adaptar recetas para eliminar ingredientes insostenibles.<br>  • Reducción de residuos: limitar la cantidad de envases, mejorarlos y reutilizarlos es clave.<br>  • Reducir las pérdidas y el desperdicio de alimentos: sensibilizar la revisión de | • Explica el concepto y los pilares de la economía verde.<br><br>• Identifica las aplicaciones de la economía verde en la Contabilidad.<br><br>• Reconoce el concepto de Producción sostenible.<br><br>• Implementa buenas prácticas para la producción sostenible.<br><br>• Argumenta sobre los retos y oportunidades de la economía verde en el área contable.<br><br>• Describe el impacto de la economía verde en la toma de decisiones y la aplicación de buenas prácticas. |

| Resultados de aprendizaje | Saberes esenciales | Indicador de logro |
|---|---|---|
| | productos para reducir pérdidas de inventario, un envasado optimizado o auditorías de desechos.<br>• Mejorar el transporte y la distribución: realizar un control de calidad y eficiencia de las operaciones de logística. Y optimizando el almacenamiento y las rutas.<br>• Eficiencia energética: instalar medidores, monitorear regularmente o implementar soluciones que permitan integrar energías renovables.<br>• Sostenibilidad ambiental<br>• Desarrollo económico inclusivo<br>• Uso eficiente de los recursos<br>• Responsabilidad social<br>• Resiliencia y adaptación al cambio climático<br>• Límites planetarios<br>• Retos y oportunidades de la economía verde en el campo de la Contabilidad<br>• Cambios en el comportamiento de los consumidores. | |

| Resultados de aprendizaje | Saberes esenciales | Indicador de logro |
|---|---|---|
| | • Economía verde y su rol en la toma de decisiones y aplicación de buenas prácticas.<br>• Impacto global de la transición a economía verde.<br>• Empleos verdes | |

| | | | |
|---|---|---|---|
| Especialidad: **Bilingual Accounting and Finance** | Modalidad: **Comercial y servicios** | Campo detallado: **Contabilidad e impuestos** | Nivel: **Undécimo** |
| Subárea: **Emprendimiento e innovación aplicada a las finanzas.** | Unidad de estudio: Plan de vida | | Tiempo estimado:**20 horas 5 semanas** |
| Competencias para el desarrollo humano: **Autoaprendizaje** | Eje política educativa: **Fortalecimiento de una ciudadanía planetaria con identidad** | | |

| Resultados de Aprendizaje | Saberes esenciales | Indicador de logro |
|---|---|---|
| 1. Estimar el nivel alcanzado en la gestión del emprendimiento según las metas y objetivos propuestos en el plan de negocio, para la obtención de la certificación empresarial. | **Evaluación de la empresa a través de indicadores:**<br>• Sistematización de resultados.<br>• Valoración de los logros alcanzados.<br>• Resumen ejecutivo de lecciones aprendidas.<br>• Conclusiones.<br>• Recomendaciones.<br><br>**Certificación de empresa.**<br>• Procedimiento.<br>• Revisión de los alcances del plan de negocios según indicadores. | • Determina el nivel de logro según los indicadores propuestos para la certificación.<br>• Describe los resultados de la empresa a través de la revisión de indicadores de certificación.<br>• Sistematiza los resultados obtenidos durante el periodo de funcionamiento de la empresa, en función de la certificación de empresa.<br>• Aplica lecciones aprendidas en su desarrollo personal y profesional, adaptándose a un entorno cambiante. |

| Resultados de Aprendizaje | Saberes esenciales | Indicador de logro |
|---|---|---|
| 2. Evaluar las oportunidades que ofrece la sociedad para el desarrollo y consolidación del emprendimiento. | **Instituciones de apoyo al emprendimiento nacional:**<br>• Incubadoras y aceleradoras de Empresas.<br>• Ministerio de Economía, Industria y Comercio.<br>• Sistema de Banca para el Desarrollo.<br>• Sistema Bancario Nacional público y privada.<br>• INFOCOOP.<br>• Otros operadores financieros.<br>• Instituciones de apoyo. | • Examina las áreas de acción y los requerimientos que establecen las instituciones de apoyo para el desarrollo y consolidación del emprendimiento.<br>• Identifica los procesos requeridos para la formalización del emprendimiento en las instituciones de apoyo.<br>• Diseña la propuesta de formalización considerando los requerimientos establecidos por la institución de apoyo seleccionada. |
| 3. Emplear el aprendizaje permanente como herramienta en el desarrollo de competencias para el fortalecimiento de su desempeño en el área de formación técnica, personal y el de su plan de vida. | **Aprendizaje permanente.**<br>• Autoaprendizaje:<br>• Concepto de aprendizaje.<br>• ¿Qué significa aprender a aprender?<br>• Utilidad del autoaprendizaje.<br>• Motivación para aplicar el autoaprendizaje.<br>• Adaptabilidad a nuevas situaciones. | • Identifica las competencias específicas y para el desarrollo humano alcanzadas a través del proceso educativo y su relación con el entorno.<br>• Propone ideas innovadoras propias de su área de formación técnica, aplicando sus conocimientos, habilidades y destrezas como |

| Resultados de Aprendizaje | Saberes esenciales | Indicador de logro |
|---|---|---|
| | • Importancia del autoaprendizaje en el área de formación técnica.<br>Competencias:<br>• Específicas.<br>• Para el desarrollo humano. | parte del proceso de gestión de su plan de vida.<br><br>• Enriquece su proyecto de vida aprovechando las oportunidades de aprendizaje disponibles, los obstáculos y las competencias desarrolladas. |
| 4. Planificar su vida, considerando sus competencias, recursos y el entorno, contribuyendo al desarrollo de una cultura emprendedora. | **Plan de vida.**<br><br>• Concepto.<br>• Aspectos a considerar en la elaboración de un plan de vida a corto, mediano y a largo plazo:<br>  • Sociales.<br>  • Económicos.<br>  • Personales. | • Toma conciencia de sus competencias y limitaciones y lo pone en práctica de acuerdo con su contexto.<br><br>• Desarrolla estrategias individuales y colectivas que propicien el logro de las metas propuestas. |

# Subject Area English Oriented to Bilingual Accounting and Finance

## Description

To provide our young people with more significant opportunities and improve the country's competitiveness, the Higher Education Board approved a subject area for acquiring language skills in English for Specific Purposes as part of the curriculum of the Specialties of Technical Vocational Education and Training (TVET).

Developing English language skills is essential for Costa Rican youth to successfully integrate into society, take advantage of new opportunities, and enhance their employability.

The subject area **English Oriented to Bilingual Accounting and Finance in eleventh grade** offers a new curricular approach that combines the development of communicative skills with student-centered pedagogy, a technical orientation that integrates collaborative learning, the development of critical thinking, instruction based on a conversation about a problem or product in the classroom, and project-based learning.

For the first time, English for Specific Purposes (ESP) is incorporated. In this program, the four linguistic competences are developed using the six levels of the Common European Framework of Reference (CEFR), with essential knowledge that belongs specifically to Bilingual Accounting and Finance and related topics such as employability and entrepreneurship.

The student will become an English Independent User (B1) according to the Common European Framework of Reference (CEFR) at the end of the twelfth grade.

The subject area contains three scenarios, each with several themes, detailed in the Curricular Grid and the Curriculum Scope and Sequence, described later in this section.

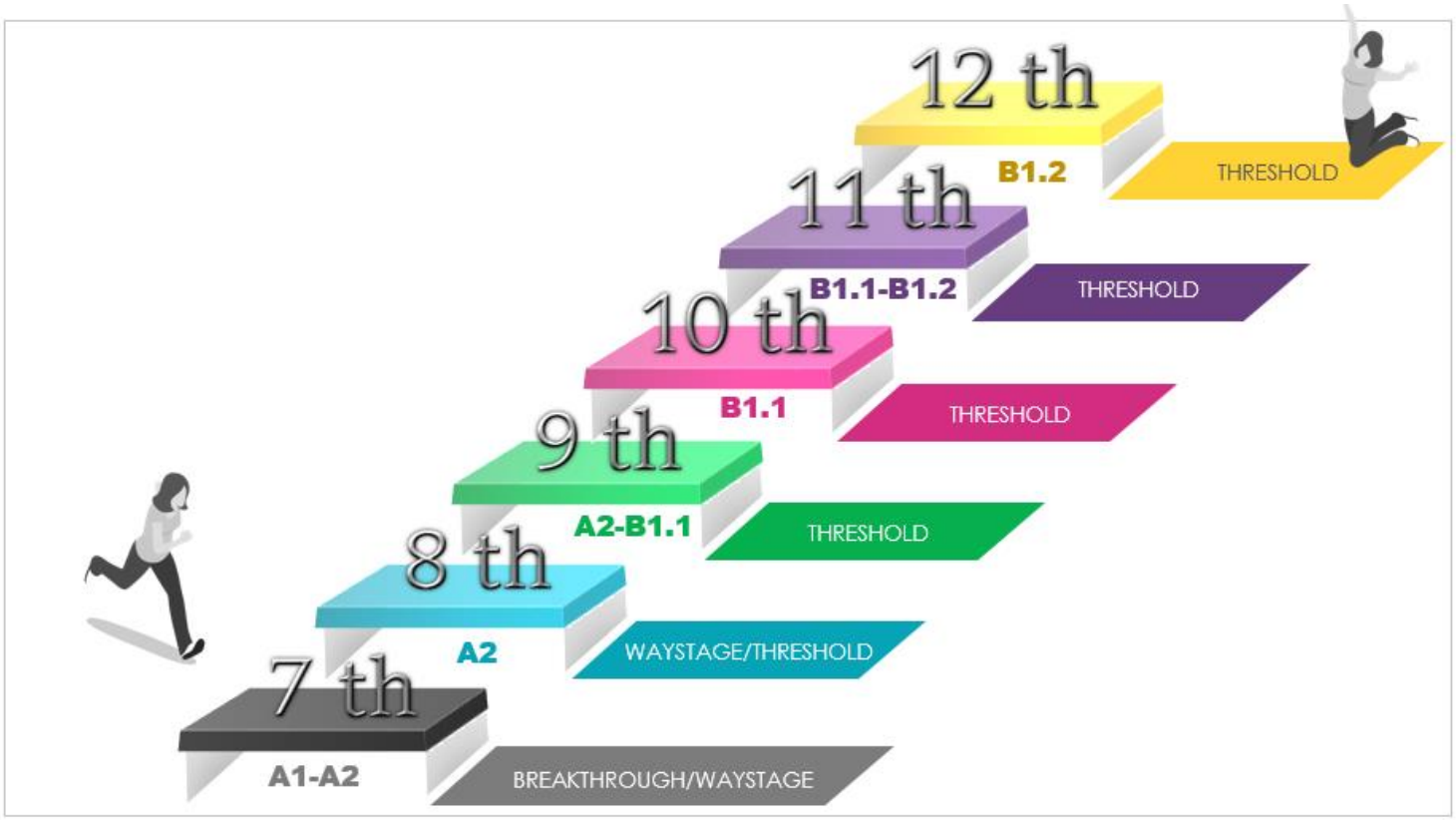
The organization outlined in this Curriculum is closer to real-life language use, grounded in interaction in which meaning is co-constructed. The goals are presented under four modes of communication: reception, production, interaction, and mediation. (CEFF, 2019 p.30.)

Embracing language learning comprises the action performed by people who develop general and particular communicative language competencies as individuals and social agents. Drawing on the competencies at their disposal in diverse contexts under various conditions and under different constraints to engage in activities involving language processes to produce and receive texts about themes in specific domains, activating those strategies that seem most appropriate for accomplishing the tasks. Monitoring these actions by the participants leads to reinforcing and modifying their competencies.

The CEFR has two axes: a horizontal axis for describing different activities and aspects of competence and a vertical axis representing progress in proficiency. To facilitate organization, the CEFR presents six common reference levels. First, they can be grouped into three broad categories: basic user (A1 and A2), Independent user (B1 and B2), and Proficient User (C1 and C2). Second, the six reference levels are often segmented.

**Figure 6**

*Expected reference levels Common reference levels in the Professional Technical Education Curriculum.*



*Range of hours required to achieve the category.*

| Category | Range of hours required to achieve the category |
|---|---|
| A1 | Approximately 90-100 |
| A2 | Approximately 180-200 |
| B1 | Approximately 350- 400 |
| B2 | Approximately 500-600 |
| C1 | Approximately 700-800 |
| C2 | Approximately 1000 –1200 |

Source: Prepared by the authors based on data supplied by CEFR, 2014.

## Rationale

The education system is based on the Constitution of Costa Rica (1949), which states that "the State is obliged to provide adequate education conforming to the needs and requirements of students, to allow them the greatest development of their abilities, and determining education as a fundamental right" (Article 77 and 78).

In Costa Rica, education is viewed as a human and constitutional right. The education system seeks the acquisition of knowledge, abilities, skills, values, and attitudes to foster students' comprehensive development and their active participation in civil society and the country's economic life.

As part of its constitutional mandate, the High Education Board (CSE) has approved several vital provisions, regulations, and policies to guide Costa Rican education. The curricular policy document "Educating for a New Citizenship" and the educational policy document "The person: center of the educational process and transforming subject of society" are essential.

In compliance with the provisions of the regulations and policies approved by the High Education Council, the DETCE has implemented several educational reforms aimed at providing tools to promote the incorporation of people into employability, the creation of their enterprise, or the pursuit of higher education studies.

Seeking ongoing improvement and the promotion of upward social mobility of the Costa Rican population, technical vocational education (ETP) in Costa Rica continues to evolve to generate qualified, technical human talent capable of making informed decisions, taking responsibility for their individual actions, and influencing current and future communities. All this must be coupled with environmental integrity, economic viability, social justice, cultural diversity, respect, and environmental ethics to contribute to the country's competitiveness.

The educational and curricular policies approved by the CSE establish the educational model framework for the ETP curriculum, focusing on education by competencies. This framework constitutes the foundation and frame of reference for achieving the proposed goals and objectives of the subsystem.

The study programs are based on the philosophical pillars established under the educational policy: the person, the center of the educational process, and the transforming subject of society.

## Paradigm of Complexity

- It claims that the human being is self-organized and self-referential, aware of him/herself and his/her environment, whose existence makes sense within a social-family natural ecosystem and as part of society. Regarding knowledge acquisition, this paradigm considers that students develop in a bio-natural ecosystem (which refers to the biological nature of knowledge in terms of brain forms and learning modes) and in a social ecosystem that conditions knowledge acquisition. Human beings are characterized by autonomy

and individuality, establishing relationships with the environment, having skills for learning, inventiveness, creativity, the ability to integrate information from the natural and social world, and the capacity to make decisions.

In the educational field, the paradigm of complexity allows for broadening the training horizon. It considers that human action, due to its characteristics, is uncertain and full of unpredictable events that require students to develop their inventiveness and propose new strategies to address a reality that changes daily.

### Humanism

- It is aimed at personal growth and, therefore, appreciates students' experience, including their emotional aspects. Every person is considered responsible for their own life and self-realization. Consequently, education focuses on the individual so that they can evaluate and guide their own experience through the meaning acquired by their learning process.

  Every person is unique and different, with initiative, personal needs, and the potential to develop activities and solve problems creatively.

### Social Constructivism

- It proposes the maximum and multifaceted development of the student's capacities and interests according to learning in the social context, taking into account their prior experiences and the mental

structures of the person participating in the processes of knowledge construction. It is both a part and a product of human activity in the social and cultural context where the person develops.

## Paradigm of Rationalism

- It is based on reason and objective truths as the principles for building valid knowledge; it has been essential in conceptualizing Costa Rican educational policies (CSE; MEP, 2016, p 8-10).

Study programs aim to develop specific skills and competencies for human growth. They are based on the philosophical pillars of educational policy and articulated with axes permeating different situations in the educational field. These axes are part of the actions implemented in this curriculum across all the themes to be developed.

## Principles and axes that permeate education policy

### Education for Sustainable Development

This axis turns education into a tool to empower people so that they can make informed decisions, take responsibility for their individual actions and their impact on present and future communities, and consequently contribute to the development of societies with environmental integrity, economic viability, and social justice for present and future generations.

**Global Citizenship with National Identity**

This axis aims to strengthen awareness of the connection and immediate interaction between people and the environment worldwide and the influence of local actions on the global sphere and vice versa. In addition, it implies regaining our historical memory to be aware of who we are, where we come from, and where we want to go.

**Digital Citizenship with Social Equity**

This axis seeks the development of several practices aimed at reducing the social and digital gap through the use and exploitation of digital technologies (CSE; MEP, 2016, p 10-12).

From the perspective of a competence-focused education, the four scopes promoted by Curriculum Transformation are integrated: Educating for a new citizenship (2015):

- Ways of thinking: This refers to each person's cognitive development, which implies skills related to generating knowledge, problem-solving, creativity, and innovation.
- Ways of living in the world: It entails sociocultural development, the interrelationships woven within global citizenship with multicultural roots, and the construction of life projects.
- Ways of relating to others: This is related to the development of bridges built through communication and collaboration.

- Tools to integrate into the world: These refer to the adoption of digital technologies and other integration forms and the attention that must be paid to information management (MEP, 2015, p 33-37).

Due to technological, social, economic, and environmental changes, developing specific and generic competencies for human development is necessary. These competencies would allow students to successfully enter the labor world or start their entrepreneurial initiatives in their specialty field. These competencies will help me continue learning about innovation and creativity in individual and teamwork, critical thinking, problem-solving with social responsibility, environmental awareness, and ethical commitment.

In this sense, the term "localized" communities is considered, which implies that individuals or groups are capable of "thinking globally and acting locally." Therefore, it incorporates the need to learn to live together and recognize the collective power of citizen action. **English Oriented to Bilingual Accounting and Finance** curriculum presents the goals under four modes of communication: reception, production, interaction, and mediation, using the standard reference levels established by the Common European Framework of Reference for languages.

## Meaning and Approach to Common European Framework of Reference for Languages

The Common European Framework of Reference for Languages: Learning, Teaching, Assessment, abbreviated in English by different acronyms such as CEFR or, CEF, or CEFRL, is a guideline used to describe the achievements of learners of foreign languages. This guideline contains standards for grading an individual's language proficiency. The Council of Europe established it as part of the "Language Learning for European Citizenship" project between 1989 and 1996. The main objective of this guideline is to provide a teaching, learning, and assessing method that applies to all languages in Europe.

The CEFR has three principal dimensions: language activities, the domains in which the language activities occur, and the competencies on which we draw when we engage in them.

## Language Activities

The CEFR distinguishes among four kinds of language activities:

- Reception (listening and reading),
- Production (spoken and written),
- Interaction (spoken and written),
- Mediation (translating and interpreting).

## Domains

General and particular communicative competencies are developed by producing or receiving texts in various contexts under various conditions and constraints. These contexts correspond to various sectors of social life that the CEFR refers to as domains. Four broad domains are then distinguished: educational, occupational, public, and personal.

## Competences

A language user can develop various degrees of competence in each of these domains, and to help describe them, the CEFR has provided a set of six Common Reference Levels (A 1, A 2, B 1, B 2, C 1, C2).

## General Mediation Strategies and Pedagogical Approach

### The Action Oriented Approach

The Action-Oriented Approach is adopted for this curriculum to make language learning/teaching more efficient. It emphasizes what learners know and do to communicate successfully by completing tasks (not exclusively language-related) in a given set of circumstances, in a specific environment, and within a particular field of action. It uses general and specific competencies in meaningful contexts and real-life scenarios to use the language.

There is a progressive shift from complementing and improving the missing aspects of the Communicative Approach to the Action-Oriented Approach; increasing communication among people from various countries increases the need for foreign language learning and the methods, approaches, and techniques.

The action-oriented approach, which does not ignore the social and cultural nature of the language or its communicative nature, deals with a new social dimension. It calls the learners "social actors" (CEFR., 2000, p. 9), creating a common point in acquiring skills and learning the knowledge. "Actor means a person performing and animating some duties. Since foreign language is learned through some duties and actions as well, it handles the learners as (social) people who should perform tasks" (Delibaş, 2013, p. 1). Learners/users are responsible for learning in this approach, where the social dimension is first mentioned in language teaching.

"This social dimension is to prepare the learners not only to live together but also to work with strangers in their own country or a foreign country with different cultures and spoken languages.

The need to use the language that emerged while fulfilling the tasks makes the learning process effective and the learner active. Puren expresses the importance of actions in communication by saying, "This is an action that determines communication"(2006, p. 38). Bourguignon supported this opinion by adding, "There is no point in establishing communication on its own. But it becomes meaningful when it mediates actions" (2006, p. 69).

The action-oriented approach considers the learner a social agent, where learning occurs in a social learning environment and develops linguistic, pragmatic, and communicative skills. Creating a social language environment where learners can communicate with each other in the middle of a pluralistic and pluralistic environment depends on teachers' skills and knowledge. The tasks in or out of the classroom must be parallel to the needs of the learners, and the teachers make learners feel these needs if language learning is divided into two parts: knowledge and skills.

The action-oriented approach is the name of these two processes from constructive learning, in which the learner is autonomous and directs his process. Knowledge is constructed during the process, and skills are acquired commonly and internationally.

Krashen explains this feature of language acquisition by saying, "Language acquisition is a subconscious process; language acquirers are not usually aware of the fact that they are acquiring language but are only

aware of the fact that they are using the language for communication (2009, p. 10). He also makes clear the difference between learning and using a language. In this acquisition and learning process, "language is not only a means of communication but a tool of social action at the same time" (Alrabadi, 2012, p. 1). Bourguignon also emphasizes the same characteristic: "In an action-oriented approach, communication is at the action service" (2006, p. 64). It should not be forgotten that "the action came before the language in the evolution of humanity, and it constitutes the first stage of the interaction between the people. First, the action is revealed, then the language develops" (Moreno; Dökme cited in Sayınsoy, 2003, p. 116). This phrase shows the learner and the teacher how necessary the action is.

They summarize the components of the action-oriented approach. The **social agent** who learns in a **learning environment** uses various **knowledge, skills, and abilities** when performing **tasks**. Every place where language learning is considered a social process occurs is the social learning environment; therefore, this social environment can be a classroom, home, or shopping center. **The learner i**s an autonomous language user in this social environment but a collaborator as a social agent. It should not be forgotten that this approach is based on the tasks. Essential **tools** to create meaningful experiences are authentic materials, comprehensible input, as much as possible, and **IT access**. Functions, vocabulary, grammar, and phonology are taught to facilitate communication. This approach also considers the **cognitive** and **emotional** resources.

## Task-Based Language Teaching (TBLT)

**What is a Task?** It is the purposeful actions performed by one or more individuals strategically using their specific competencies to achieve a given result. When the description of the text (oral and written) is examined carefully, it reveals that language learners face tasks in everyday life within domains and scenarios. To fulfill these tasks, the learner will need several bits of knowledge, skills, and abilities. The learner is not speaking or writing to another person but speaking or writing in a real-life context for a social purpose.

The task stimulates the learners' commitment to the learning process. It may differ according to the balance determined by the goal and the combination of dimensions (general and communicative competencies). Different types of tasks are oriented to complexity (from simple to complex), length (from shortest to longest), and social implications (from individual actions to collective actions).

Task-based language teaching aims to provide opportunities for learners to experiment with and explore both spoken and written language through learning activities designed to engage learners in the authentic, practical, and functional use of language for meaningful purposes. Learners are encouraged to activate and use whatever language they already have in completing a task. Using tasks will also give a clear and purposeful context for the teaching and learning grammar and other language features and skills. The role of task-based language learning is to stimulate a natural desire in learners to improve their language competence by challenging them to complete meaningful tasks.

Task-based language teaching has strengthened the following principles and practices:

- A needs-based approach to content selection.
- An emphasis on learning to communicate through interaction in the target language.
- The introduction of authentic texts into the learning situation.
- The provision of opportunities for learners to focus on language and the learning process itself.
- An enhancement of the learner's own experiences as essential contributing elements to classroom learning.
- The linking of classroom language learning with language use outside the classroom.

### Seven Principles for Task-Based Language Teaching

**Principle 1: Scaffolding.** Lessons and materials should provide supporting frameworks within which the learning takes place. At the beginning of the learning process, learners should not be expected to produce language that has not been introduced explicitly or implicitly. An essential role for an educator is to provide a supporting framework within which the learning can take place. The learners will encounter holistic 'chunks' of language often beyond their current processing capacity. The 'art' of TBLT is knowing when to remove the scaffolding. If the scaffolding is removed prematurely, the learning process will 'collapse.' If maintained too long, the learners will not develop the independence required for autonomous language use.

**Principle 2: Task dependency.** Within a lesson, one task should grow out of and build upon the ones that have gone before. Within the task-dependency framework, several other principles are in operation. One of these is the receptive-to-productive principle. At the beginning of the instructional cycle, learners spend more time engaged in receptive (listening and reading) tasks than in productive (speaking and writing) tasks. Later in the

cycle, the proportion changes, and learners spend more time in productive work. The reproductive-to-creative-language principle is also used in developing chains of tasks.

**Principle 3: Recycling. Recycling language maximizes learning opportunities and activates the 'organic' learning principle. This recycling allows learners to encounter target language items in various linguistic and experiential environments. As such, they will see how a particular item functions with other closely related items in the linguistic 'jigsaw puzzle' and** how it functions in different content areas.

**Principle 4: Active learning.** Learners learn best by actively using the language they are learning. A fundamental principle behind this concept is that learners learn best through doing – by actively constructing their knowledge rather than having it transmitted to them by the teacher. When applied to language teaching, this suggests that most class time should be devoted to opportunities for learners to use the language. These opportunities could be many and varied, from practicing memorized dialogues to completing a table or chart based on some listening input. The critical point, however, is that the learner, not the teacher, is doing the work. This does not suggest that there is no place for teacher input, explanation, and so on but that such teacher-focused work should not dominate class time.

**Principle 5: Integration. Learners should be taught in ways that clearly explain the relationships between linguistic form, communicative function, and semantic meaning. The challenge for pedagogy is to 'reintegrate' formal and functional aspects of language, and what is needed is a pedagogy that explicitly explains** to learners the systematic relationships between form, function, and meaning.

**Principle 6: Reproduction to creation.** Learners should be encouraged to move from reproductive to creative language use. In reproductive tasks, learners reproduce language models provided by the teacher, the textbook, or the tape. These tasks are designed to give learners mastery of form, meaning, and function and provide a basis for creative tasks. In creative tasks, learners recombine familiar elements in novel ways. This principle can be deployed not only with students who are at intermediate levels and above but also with beginners if the instructional process is carefully sequenced.

**Principle 7: Reflection.** Learners should be given opportunities to reflect on what they have learned and how well they perform. Becoming a reflective learner is part of learner training, where the focus shifts from language content to learning processes.

### Learner-Teacher, Learning and Acquisition in Action-Oriented Approach

This Curriculum is based on real-world communicative needs, oriented towards real-life tasks, and constructed around purposefully selected notions and functions. This promotes a proficiency perspective guided by "Can Do" descriptors.

In this approach in which knowledge and skill are blended, the learner can no longer be called only the constructor of knowledge but the one who can combine new information with existing knowledge and carry acquired knowledge to future learning processes. Teachers are the facilitators and guides that guide the

learning process, form the need, and take an active role with the learners in the learning process. Their task is to facilitate the acquisition of natural or near-real learning environments for acquiring language skills.

## English for Specific Purposes (ESP)

Breen suggests that when we place communication at the center of the curriculum, the goal of that curriculum (individuals capable of communicating in the target language) and the means (classroom procedures that develop this capability) begin to merge: learners learn to communicate by communicating. The ends and the means become the same.

ESP is a significant activity worldwide. It is an enterprise involving education, training, and practice that draws upon three significant realms of knowledge: language, pedagogy, and the students´ / participants' specialist areas of interest.

ESP teachers generally have a wide variety of simultaneous roles as researchers, course designers, material writers, testers, evaluators, and classroom teachers. These teachers need some knowledge of or at least access to information on any field of study that students are professionally involved with, such as business, tourism, agriculture, mechanics, computer science, drawing, accounting, or electronics (Robinson, p.1).

## The Methodology Used in the Classroom

The Bureau of Technical Education and Entrepreneurship recommends **English Oriented to Bilingual Accounting and Finance** in Eleventh grade to implement a student-centered pedagogy that integrates collaborative learning, development of critical thinking skills, and conversation-based instruction around a problem or product in the classroom. The purpose of implementing this curriculum is to improve the level of instruction and, as a result, improve Costa Rican students' English communicative skills through a student-centered pedagogy aligned with a technical orientation.

Aristotle said you have to know *what* you are teaching, but you also know *why and how*. Knowing "the learnings" you are teaching is not enough. Some elements must be integrated into your classroom for your students to learn, such as their strengths, what they already know, and what matters to them.

Teaching **English Oriented to Bilingual Accounting and Finance** prioritizes communicative competence involving oral comprehension and oral and written communication so that they become independent users of English and can reach the B1+ level, based on the descriptors of the CEFR. Each level has scenarios and themes:

- Each theme presents an Essential Question which introduces the lesson.
    a) They are open-ended and resist a simple or single correct answer.
    b) They are deliberately thought-provoking, counterintuitive, and controversial.
    c) They require students to draw upon content knowledge and personal experience.
    d) They can be revisited throughout the unit to engage students in evolving dialogue and debate.

e) They lead to other essential questions posed by students.

- The teacher shares the Essential Competence and the New Citizenship Axis at the beginning of each unit to connect students with core ideas that have lasting value beyond the classroom.
- Essential Competence is presented to the students. They need to follow human development competencies that are already established to articulate the three learnings: learn to know, learn to do, and learn to be and live in the community.
- The New Citizenship Axis might be Sustainable Development Education, Digital Citizenship with Social Equity, and Strengthening Planetary Citizenship with Identity.
- Teachers select the goals from each theme. Depending on the lesson's pedagogical purpose, they can combine oral or written comprehension with oral and written production.
- Teachers start the lesson with a warm-up activity related to the theme's name. Then, they share the learning goals/expected outcomes with the learners for that day or week.
- Lessons follow a task-based approach combined with the action-oriented approach.
- Grammar is developed by combining inductive and deductive instruction within a meaningful context.
- The teacher follows integrated sequence procedures established to develop different linguistic competencies.

## Curricular Design Template Elements

The elements considered in the curricular design are shown and defined in Table N. 2.

**Table 2**

*Curricular elements of English Oriented to Bilingual Accounting and Finance curriculum.*

| Element | Definition |
|---|---|
| CEFR | A tool that promotes positive formulation of educational aims and outcomes at all levels. |
| Scenario | A real-life context is referenced for an entire unit, providing the authenticity of situations, tasks, activities, and texts. |
| Time | Number of hours devoted to a unit. |
| Essential Question | A question to develop and deepen students' understanding of essential ideas and processes so that they can transfer their learning within and outside school. It stimulates learner thinking and inquiry. |
| Theme | The focus of attention for communicative acts and tasks refers back to the real-life scenario. (context rather than content) |
| Essential Competence | These are defined as competencies not specific to an occupation, which are needed for the comprehensive development of any person, professional, or citizen. They are acquired during the development of the pedagogical mediation process, the performance of the discipline, and throughout life. |
| New Citizenship Axis | Sustainable Development Education, Digital Citizenship with Social EquityStrengthening of Planetary Citizenship with Identity |
| Goals | "Can Do" performance descriptors based on CEFR. |
| **Oral and Written Comprehension** Listening and Reading | What a learner can understand or do when listening and reading. |

| | |
|---|---|
| **Oral and Written Production** Spoken production, Spoken Interaction and Writing | What a learner can produce in an oral and written way. |
| Performance Indicator | They describe observable behaviors and give information about the student's performance acquired during the learning process. It shows the achievement of knowledge, skills, abilities, and attitudes. It also contains two essential elements: **Verb-Action and Condition.** |
| Pedagogical Task | They are communicative or non-communicative activities that demand knowledge, skills, and abilities and occur in the classroom. |
| Learnings | Learners need to know this to communicate effectively within a domain, scenario, and theme. |
| Functions | The use of spoken discourse and written texts in communication for a particular purpose (e.g., asking and giving information, describing) |
| Grammar | The grammatical components that will be covered in the unit. |
| Vocabulary | Words learners need to know to communicate effectively within a domain, scenario, and theme . |
| Phonology | The part of the lesson that addresses the Learner's ability to hear, identify, and manipulate sounds. |

Source: Prepared by the authors on the basis of data supplied by CEFR, 2014.

## Curriculum Template

| | | |
|---|---|---|
| Subject Area: English Oriented to Bilingual Accounting and Finance | | |
| Level: Tenth | | |
| CEFR Band: Elija un elemento. | Scenario 1: | Time: hours |
| Essential Question: | Theme 1: | |
| Essential Competences: | New Citizenship Axis[9]: | |

| Goals<br>Learner can… | Performance Indicator<br>The student… | Pedagogical Task<br>The teacher will… |
|---|---|---|
| Essential Competences. | | |
| New Citizenship Axis. | | |
| Oral and Written Comprehension | | Task Building Process |
| Listening: | | |
| Reading: | | |
| Oral and Written Production | | |
| Spoken Interaction: | | |
| Spoken Production: | | |
| Writing: | | |

[9] Política Curricular "Educar para la nueva ciudadanía".

| Learnings | | | |
|---|---|---|---|
| Functions and Discourse Markers | Grammar | Vocabulary | Phonology |
| Functions<br><br>Discourse Markers | | | |

## Planning

### Annual Learning Plan

The annual plan is prepared based on the current study program, and the schedule presents the study program's development in months and weeks throughout the school year. It represents the time distribution of the scenarios and the themes to be developed along with their respective goals according to the study program.

The number of weeks and hours that will be devoted to developing each scenario must be indicated. It includes the names of the Themes that make up each scenario and their goals, respecting the logical sequence indicated by the curriculum for the educational process's approach.

In addition, it must respect the logical sequence that the study program provides for approaching the educational process. The information for preparing the annual plan must be taken from the curriculum, specifically in relation to the structure, map, and curriculum grid.

This plan must be submitted to the School Principal in a printed or digital format, as established by the administration, at the beginning of the school year.

## Annual Learning Plan

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Technical High School:** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Speciality:** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Subárea Area:** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | **Level:** | | | | | | | | | | | |
| **Teacher:** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | **Year:** | | | | | | | | | | | |
| **Scenarios Theme and Goals** | **Feb** | | | | **Mar** | | | | **Apr** | | | | **May** | | | | **Jun** | | | | **Jul** | | | | **Aug** | | | | **Sep** | | | | **Oct** | | | | **Nov** | | | | **Dic** | | | | **Hours** |
| | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Educacional Resources** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

## Pedagogical Practice Plan

This plan must be prepared every month. It is for daily use at school and must be submitted to the Principal, either printed or digital, as the school administration deems appropriate so that it can be verified that its development is consistent with the annual plan prepared at the beginning of the school year.

## Definition of the Pedagogical Practice Plan template.

This plan must be prepared monthly. It is for daily use and must be submitted to the Principal, either printed or digital, as the school administration deems appropriate so that it can be verified that its development is consistent with the annual plan prepared at the beginning of the school year.

Its format includes the development of two aspects: administrative and technical. The included administrative information concerns the name of the school, the name of the teacher, the name of the program that he teaches, the grade, and the school year.

In addition, it indicates the Subject Area, scenario, theme, and the estimated time for their development. These aspects must be by the contents of the annual plan and, therefore, with the study program's structure, map, and curriculum grid.

The essential question, essential competence, and the educational policy axis are developed throughout the entire study program, and these elements are part of the development of the technical part of the pedagogical practice plan.

The First Column of the Template presents the Goals in the curricular design. When planning, the teacher collates the goals for the Essential Competence, the New Citizenship Axis Goals, then Oral and Written Comprehension goals for Listening and Reading, and finally Oral and Written Production goals for Spoken Interaction, Spoken Production, and Writing.

The second column is named Task Mediation Activities. The first task is for Essential Competence, and the second corresponds to the New Citizenship Axis. Then comes the task-building process, where language learning should enable learners to act in real-life situations, express themselves, and accomplish tasks of different natures.

With a group of pre-intermediate level students, how can we create a linked sequence of enabling exercises and activities to prepare learners to carry out the task? It is asked to propose a six-step pedagogical sequence procedure for introducing tasks, and this is set out below.

## Task-Building Process

**Pre task**

**Schemata building. The first step is to develop a number of schema-building exercises that will introduce the topic, set the context for the task, and introduce some of the key vocabulary and expressions that the students will need** to complete the task.

Example:

1. *Create opportunities for schemata-building to introduce the meaning of unknown vocabulary, structures, and functions for a concrete action according to the field of study.*

**Task Rehearsal**

**Controlled practice.** The next step is to provide students with controlled practice using the target language vocabulary, structures, and functions. In this way, early in the instructional cycle, they would get to see, hear, and practice the target language for the theme of work. This type of controlled practice extends the scaffolding learning that was initiated previously. Learners are introduced to the language within a communicative context. In the final part of the step, they are also beginning to develop communicative flexibility. Involve learners in intensive listening practice. The listening texts could involve several native speakers. This step would expose them to an authentic or simulated conversation.

Examples:

*2. Expose learners to authentic materials related to the real world of communication in the field of study.*

**Focus on linguistic elements.**

The students now get to take part in a sequence of exercises in which the focus is on one or more linguistic elements. The task-based procedure being presented here occurs relatively late in the instructional sequence. Before analyzing elements of the linguistic system, they have seen, heard, and spoken the target language within a communicative context. Hopefully, this will make it easier for the learner to see the relationship between communicative meaning and linguistic form than when linguistic elements are isolated and presented out of context, as in more traditional approaches.

Example:

*3. Focus on linguistic elements such as functions, discourse markers, grammar, and vocabulary, which are required to go over the essential questions related to the field of study.*

*4. Give learners controlled practice in using the target language, vocabulary, structures, and functions.*

**Post Task**

**Provide freer practice.** The student should be encouraged to extemporize, using whatever language they have at their disposal to complete the task. Those who innovate will produce what is known as 'pushed output' (Swain, 1995) because the learners will be 'pushed' by the task to the edge of their current linguistic competence. In this process, they will create their meanings and, at times, language, but over time, it will approximate more closely to native speaker norms as learners 'grow' into the language. (See Rutherford 1987 and Nunan 1999 for an account of language acquisition as an 'organic' process.)

Example:

5. *Engage learners in meaningful, productive tasks based on the context.*

## Assessment

The final step in the instruction to assess is the pedagogical sequence itself. Having worked through the sequence, students find it highly motivating to arrive at step 6 and find that they can create a project more or less successfully.

Example:

6. *Project: integration of activities. It has to be done in class—one per trimester.*

In the third column, named Indicators, teachers are responsible for generating the achievement indicators that they expect to observe in students as a result of the mediation strategies used and the evidence of knowledge, performance, or product, as appropriate.

Achievement indicators, as established by the teacher in the Pedagogical Practice Plan, must be consistent with the information included in the instruments technically developed for the evaluation process. In the case of evidence, they must be observed in the student's evidence portfolio.

Next, you will find the template for Learnings (Functions, Grammar, Vocabulary, and Phonology provided to the teacher in the Curricular Design.) Finally, the teacher writes the needs: resources, classroom, English laboratory, devices, and material required for the pedagogical process for each Theme.

## Pedagogical Recommendations

- Teacher makes sure that all learners understand task instructions.
- Teachers should ensure learners know how to use strategies through teacher scaffolding and modeling, peer collaboration, and individual practice.
- Learners have at their disposition useful words, phrases, and idioms that they need to perform the task. The task could be an audio recording with instructions and the pronunciation of the words and phrases needed.
- The task could involve integrating listening, speaking, reading, and writing and is given to students individually, in pairs, or in teams.
- The learners complete the task together using all their resources. They rehearse their presentation, revise their written report, present their spoken reports, or publish their written reports.
- The teacher monitors the learners' performance and encourages them when necessary.
- The learners consciously assess their language performances (using rubrics, checklists, and other technically designed instruments provided and explained to them in advance). Teachers assess performance, provide feedback through assistance, bring back helpful words and phrases to learners' attention, and provide additional pedagogical resources to learners who need more practice.

- At the end of each period, the learners develop and present Integrated Mini-Projects to demonstrate mastery of the scenario goals.
- The Essential Competencies and The New Citizenship Axis correspond to the educational policy, which aims to articulate the three learnings: learn to know, do, be, and live in the community. The Integrated Mini-Project allows students to integrate these three learnings in a single task.
- Teach and plan English lessons to engage learners socially and cognitively, following the steps mentioned above.

| | | |
|---|---|---|
| Pedagogical Practice Plan | | |
| Institution: | CEFR: B1.1 | |
| Teacher: | Level: Tenth | |
| Subject Area: English Oriented to Bilingual Accounting and Finance. | Scenario: | Time: hours |
| Essential question: | Themes: | |
| Essential Competences: | New Citizenship Axis[10]: | |

| Goals | Task Mediation Activity | Indicators |
|---|---|---|
| Essential Competences.<br><br>New Citizenship Axis.<br><br>Oral and Written Comprehension | Task-Building Process:<br><br>**Pre-Task:**<br><br>1. Create opportunities for schemata-building to introduce the meaning of unknown vocabulary, structures, and functions as mentioned.<br><br>**Task Rehearsal:**<br><br>2. Expose learners to authentic materials to deal with …<br><br>3. Focus on linguistic elements such as functions, discourse markers, grammar, and vocabulary | |

| | | |
|---|---|---|
| Listening:<br><br>Reading:<br><br>Oral and Written Production<br><br>Spoken Interaction<br><br>Spoken Production:<br><br>Writing | 4. Give learners controlled practice in using the target language, vocabulary, structures, and functions.<br><br>**Post Task:**<br><br>5. Engage learners in meaningful, productive tasks based on …<br><br>**Assessment:**<br><br>Project: integration of activities. It has to be done in class during the whole period. | |
| Resources:<br>Classroom:<br>English Laboratory:<br>Devices:<br>Materials: | | |

[10] Política Curricular "Educar para la nueva ciudadanía".

## Evaluation of the Learning Process

Talking about linguistic competence evaluation means incorporating new evaluation strategies. In this regard, it emphasizes the importance of implementing a learning-oriented evaluation focused on student participation, aimed at situations of an authentic nature that are increasingly closer to real life. Therefore, competence is contextual; it reflects the relationship between people's skills and the activities they perform in a particular situation in the real world (adapted from - López, 2014).

Linguistic competence evaluation uses a continuous, dynamic, holistic approach to analyzing the student's performance levels. In this sense, evaluation fulfills a self-regulation function that allows students to generate personal monitoring of their learning.

From this perspective, competence predicts performance; it is directly linked to the student's practical processes and not so much to data accumulation. Evaluation identifies and records the acquisition of the linguistic competence to be developed through the processes and evidence generated by the student, with the objective of evaluating the evolution of the domain. Teachers make judgments based on the processes and evidence of their students through the observation and analysis of the evolution of the domain of each level.

The evaluation must align with the curriculum; there must be a balance among goals, mediation strategies to be developed throughout the educational process, and a system for evaluating knowledge, performance, and expected products according to established achievement indicators.

Evaluation offers strategies that allow in-depth knowledge of the students' results and awareness of what is expected of them. Through linguistic competence evaluation, students offer teachers, parents, classmates, and the community in general "evidence" of their performance through new tools and evaluation methods. These tools are based on a constructivist perspective, and their dynamics focus on processes.

Upon selecting the pedagogical mediation strategies, the evaluation instruments are defined. They include the achievement indicators and performance criteria by which the learning situation will be evaluated since they allow the teacher to judge what each student has achieved.

The Learning Evaluation Regulations, approved through an executive decree, govern the Costa Rican evaluation and establish the evaluation components of each modality of the educational system. The grade of each subject for each period is obtained from the sum of the percentages corresponding to the grades obtained by the student in each component. Below is a description of the evaluation components currently established by the Learning Evaluation Regulations (REA) for the experimental workshops and sub-areas developed in Technical Vocational Education, in both daytime and evening modalities and in a two-year program. REA defines the percentage value of the components as appropriate.

- **Daily work.** It consists of the educational activities carried out by students with the guidance and orientation of the teacher according to the pedagogical practice plan and the curriculum.

To evaluate it, technically prepared instruments must record information related to the student's performance. This information is collected over the period and lessons as part of the teaching-learning process, not as a product; it must reflect the student's gradual learning progress.

The daily work includes preparing the evidence portfolio in the technical specialties of the Curriculum of Adult Education and Technical Diversified Education.

- **Homework.** It consists of short tasks assigned to students to reinforce their expected learning according to the information collected during daily work. Through these assignments, students can review or reinforce the expected learning. Therefore, these assignments must be carried out exclusively by the students so that they can reinforce their learning. Homework should not be assigned during school hours or vacation periods, Easter and mid-year, nor scheduled during testing periods at the school.
- **Tests.** These are measuring instruments intended for students to demonstrate the acquisition of cognitive, psychomotor, or linguistic skills. They can be written, performance, or oral tests. The expected learnings and indicators are selected according to the current study program of the corresponding level to construct these instruments.

Quizzes must be formative, except when those are applied to students with educational

needs.

- **Project.** This is a learning construction process, guided and oriented by the teacher. It is based on the identification of the student's contexts of interest. It is related to curricular content or learning outcomes, acquired learning, values, attitudes, and practices proposed in each thematic unit of the study program. Its purpose is for students to apply what they have learned in the reflexive completion of a systematic set of actions of interest in a specific context of their sociocultural environment.

It can be completed individually or in groups. For project evaluation, students must receive indicators and criteria according to the stages defined for such project and consider both the process and the product, as well as evidence of self-evaluation and co-evaluation.

- **Attendance.** Attendance is the student's presence at lessons and all other school activities to which the student is convened. Absences and tardies may be excused or unexcused (MEP, 2018, Art. 25-30).

Currently, there is a range of strategies and tools that the teacher can use as part of the evaluation process of some of the components above, as is in the case of daily work: concept map, portfolio of evidence, timeline, mental map, cognitive maps, video forum, projects, collage, complete sessions, oral presentations, among many others. The teacher must prepare technically formulated evaluation instruments that show indicators and allow visualizing the student's achievement level in compliance with current regulations and the ministerial guidelines issued for such purposes.

Written and performance tests are crucial instruments for evaluating student performance. They must be prepared according to the technical guidelines established by the MEP Learning Assessment Department.

In addition to having a percentage assigned in the component of the daily work evaluation, the portfolio of evidence is a valuable evaluation tool because the evidence of the student's learning process in the development of linguistic competencies must be observed in it, according to the guidelines established by the Directorate of Technical Education and Entrepreneurial Skills.

## Curricular Structure English Oriented to Bilingual Accounting and Finance

| Scenarios | Eleventh Grade (HOURS PER LEVEL) | |
|---|---|---|
| | Weekly Hours | Yearly Hours |
| 1. Entrepreneurship | 4 | 48 |
| 2. Running a Business | 4 | 44 |
| 3. Managing Future Growth | 4 | 68 |
| | **Total (hours)** | **160** |

## Curricular Grid English Oriented to Bilingual Accounting and Finance

| Tenth | Eleventh | Twelfth |
|---|---|---|
| **S.1 Information Technology** | **S1. Entrepreneurship** | **S1. Business Strategy** |
| 1 **Theme** Smart Office Automation **24 Hours** | 1 **Theme** Business Opportunities and Models **24 Hours** | 1 **Theme** Budget **28 Hours** |
| 2 **Theme** Internet of Things (IoT) **16 Hours** | 2 **Theme** Creation of a Company **24 Hours** | 2 **Theme** Product Development Process **20 Hours** |
| 3 **Theme** Cybersecurity **28 Hours** | | |
| **S2. Accounting and Finance** | **S.2 Running a Business** | **S2. Create Wealth** |
| 1 **Theme** Taxation **20 Hours** | 1 **Theme** Empowerment, Negotiations and Communication in the Workplace **20 Hours** | 1 **Theme** Costs and Audit **32 Hours** |
| 2 **Theme** Interest Banking **24 Hours** | 2 **Theme** Modern Sales Techniques **24 Hours** | 2 **Theme** Business Ethics, Etiquette and Protocol **20 Hours** |

| Tenth | | Eleventh | |
|---|---|---|---|
| **S.3 Accounting and Financial Reporting** | | **S3. Managing Future Growth** | |
| 1 **Theme** Financial Dashboard to Improve Reporting **24 Hours** | 2 **Theme** Statistics, Graphs and Reading Data **24 Hours** | 1 **Theme** Finance Administration **24 Hours** | 2 **Theme** Cooperatives and Solidarity Associations **24 Hours** |
| | | 3 **Theme** Insurance and Pensions **20 Hours** | |

## Curriculum Scope and Sequence

### Eleventh Grade

| English Oriented to Bilingual Accounting and Finance | | |
|---|---|---|
| **S1. Entrepreneurship** | | |
| Business Opportunities<br>**(24 hours)** | | Creation of a Company for a Living<br>**(24 hours)** |
| **Goals** | | **Goals** |
| EC/ Propose proactively the needs and opportunities of the market.<br><br>NCA/offers a variety of solutions to current situations in their in their daily routine using technology.<br><br>L/Understand the main points of clear, standard speech about the market and its environment in order to identify business opportunities based on new trends. | | EC/Employ empowerment as a tool in the development of skills for strengthening his/her performance in the technical field, personal training, and for his/her life plan.<br><br>NCA/Estimate the level of empowerment achieved in entrepreneurship management according to the goals and objectives proposed in a living plan.<br><br>L/Follow a lecture or talk about applying the service principles with a customer-oriented approach in implementing the business plan, |

| | | |
|---|---|---|
| R/Understand the important information in simple and clear articles in newspapers or magazines about the generation of innovative business ideas, providing solutions to the needs detected in potential customers.<br>SI/ Exploit a wide range of simple language to deal with situations likely to arise while explaining the characteristics and importance of the entrepreneurship.<br><br>SI/Enter unprepared into the conversation of possible solutions to market needs and opportunities, express personal opinions, and exchange information.<br><br>SP/Reasonably fluently sustain a straightforward description of how to develop the plan for an ongoing proposal for the business model and product launch.<br><br>SP/Produce familiar sounds and prosodic patterns.<br><br>W/Work out how to communicate the main points he/she wants to get across of a business model based on an innovative idea using current tools and methodologies.<br><br>W/Summarize, report, and give his/her opinion about accumulated factual information when applying negotiation strategies in the process of | | provided the presentation is straightforward and structured.<br><br>R/Find and understand relevant information about types of companies in official documents to choose the best strategies for information search, using technologies individually or collaboratively.<br><br>SI/Follow articulated speech directed at him/her in a conversation about describing the types of companies with which a business can be developed, though will sometimes have to ask for repetition of particular words and phrases.<br><br>SP/Give a straightforward description of job performance in the functional areas that make up the proposed practice company applying the provisions of the business plan.<br><br>SP/Produce familiar sounds and prosodic patterns.<br><br>W/Write straightforward connected texts about structuring the business with a customer-oriented approach based on the business plan. |

| | | |
|---|---|---|
| validating business proposals with some confidence. | | |

**English Oriented to Bilingual Accounting and Finance**

**S2. Running a Business**

| Empowerment, Negotiations, and Communication in the Workplace **(20 hours)** | Modern Sales Techniques **(24 hours)** |
|---|---|
| **Goals** | **Goals** |
| EC/ Establish innovative strategies and mechanisms to respond efficiently to the constant changes in modern working environments.<br><br>NCA/ Engage in dynamic digital environments that facilitate the achievement of common social changes with fairness and invention.<br><br>L/ Follow the everyday conversation, with some repetition of particular words and phrases related to internal regulations, labor performance, and labor welfare at a company. | EC/ Show willingness to work collaboratively to achieve common goals.<br><br>NCA/ Integrate techniques to be applied when selling online in order to be part of the digital era<br><br>L/ Understand the use of information content from most recorded audio material about sales techniques delivered in clear, standard speech.<br><br>R/ Read newspapers/magazines' accounts of films and books written for a wider audience to understand the main points regarding the examples and uses of different sales techniques. |

| Goals | Goals |
|---|---|
| R/ Search the internet or other reliable sources of information for specific every day or work-related material about the work environment, employees' emotional health, and committed employees.<br>SI/ Provide reasons and explanations to a specific audience about practical listening skills and techniques for handling calls.<br><br>SP/ Make a short instructional or informational text more accessible by presenting it as a list of separate points about the call screening, probing, and verbal feedback clues with some confidence.<br>SP/ Produce familiar sounds and prosodic patterns.<br><br>W/ Write a basic description of procedures for negative customer experiences, such as trying E-mail inboxes. | SI/ Follow what is said about buying online and in-store. However, he/she may occasionally have to ask for repetition or clarification if the other people´s talk is rapid or extended.<br><br>SP/ Give simple reasons to justify a viewpoint on retailing and e-tailing with reasonable precision.<br><br>SP/Produce familiar sounds and prosodic patterns.<br><br>W/ Write a brief standard report conveying factual information, stating the benefits and disadvantages of different types of modern sales strategies. |

**English Oriented to Bilingual Accounting and Finance**

**S3. Programming for Data Management**

| Finance Administration **(24 hours)** | Cooperatives and Solidarity Associations **(24 hours)** | Insurance and Pensions **(20 hours)** |
|---|---|---|
| Goals | Goals | Goals |
| EC/ Assess different technological alternatives and social perspectives to create autonomous everyday environments.<br><br>NCA/ Practice ethical financial management as a company collaborator on daily tasks.<br><br>L/ Follow a straightforward presentation or demonstration with visual support to understand the given explanations about basic principles of public and private administration. | EC/ Show willingness to work collaboratively to achieve common goals.<br><br>NCA/ Contribute to the social, economic, and environmental impact generated by the proposed sustainable business projects related to accounting and finance.<br><br>L/ Identify critical information related to cooperatives and solidarity associations. | EC/ Implement preventive techniques aimed at maintaining self-control.<br><br>NCA/ Demonstrate actions that promote sustainable development.<br><br>L/ Understand straightforward factual information about insurance brokers, identifying both general messages and specific details, provided speech is clearly articulated in a generally familiar accent. |

| | | |
|---|---|---|
| R/ Scan several short, simple texts to find specific information about the Costa Rican financial system.<br><br>SI/ Express belief, opinion, agreement, and disagreement politely about the modern view of financial administration.<br><br>SP/Present a short instructional or informational text as a list of separate points about investment management to make it easier to understand.<br><br>SP/ Produce familiar sounds and prosodic patterns.<br><br>W/ Write a short, simple description of the duties of a financial administrator. | R/ Scan the principles of cooperatives and solidarity associations through straightforward, factual texts in magazines, brochures, and manuals or on the web.<br><br>SI/ Maintain a conversation or discussion about the future of cooperatives and solidarity associations, but it may sometimes be challenging to follow when trying to say precisely what he/she wants.<br><br>SP/ Develop an argument well enough about the benefits and challenges of cooperatives and solidarity associations.<br><br>SP/ Produce familiar sounds and prosodic patterns.<br><br>W/ Write a short, simple report about the advantages and disadvantages of cooperatives and solidarity associations. | L/ Understand straightforward information about the National Pension System of Costa Rica, provided speech is clearly articulated in a generally familiar accent.<br><br>R/ Scan longer texts to gather information from different parts of the text or from different manuals to fulfill a specific task related to types of insurance contracts and their similarities and differences.<br><br>R/ Recognize when a text provides factual information and seeks to convince readers about the determinants of pension systems.<br><br>SI/ Take part in routine formal discussions about general concepts of insurance theory, which are conducted in clearly articulated speech in the standard form of the language and involve the exchange of factual information. |

| | | |
|---|---|---|
| | | SI/ Explain the main points in an idea with reasonable precision about the excellent governance of pension funds and the promotion of stability and security.<br><br>SP/ Deliver short, rehearsed announcements, despite possibly very foreign stress and intonation, are nevertheless clearly intelligible when discussing data management.<br><br>SP/ Narrate how taxes and retirement savings incentives affect the public and private sectors when they retire.<br><br>SP/ Produce sounds and prosodic patterns.<br><br>W/ Write straightforward, detailed descriptions of different organizations and laws in charge of regulating the insurance market.<br><br>W/ Write a very brief report in a standard conventionalized format about the pension's labor |

| | | |
|---|---|---|
| | | capitalization fund, ensuring security and transparency or programmed withdrawal of pension. |

## Curriculum Design

| | | |
|---|---|---|
| Subject Area: English Oriented to Bilingual Accounting and Finance | | |
| Level: Eleventh | | |
| CEFR Band: B1.1 | Scenario 1: Entrepreneurship | Time: 24 hours |
| Essential Question: How do we bring great business opportunities together? | Theme 1: Business Opportunities and Models | |
| Essential Competences: Proactive attitude | New Citizenship Axis: Digital Citizenship with Social Equity | |

| Goals<br>**Learners can:** | Performance Indicator<br>**The student:** | Pedagogical Task<br>**The teacher will:** |
|---|---|---|
| Propose proactively the needs and opportunities of the market. | • Explains the importance of having a proactive attitude as an element of professional and job success.<br>• Describes the characteristics of a proactive person.<br>• Shows proactive behaviors during the development of tasks in their learning process. | Keep order and cleanliness in all the tasks executed with a proactive attitude inside and outside the classroom. |
| Offer various solutions to current situations in their daily routine using technology. | • Participates in different activities, contests, or fairs to demonstrate the application of new technological devices | Organize technology contests or fairs that provide opportunities to showcase projects' results and applications. |

| Goals<br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br>The teacher will: |
|---|---|---|
| | developed to contribute to our daily lives.<br>• | |
| **Oral and Written Comprehension** | | **Task building process:** |
| Listening: Understand the main points of clear, standard speech about the market and its environment to identify business opportunities based on new trends. | • Defines entrepreneurship, including its characteristics and importance.<br>• Identifies the entrepreneur's skills.<br>• Recognizes market opportunities according to new trends to characterize market performance, market dynamics, and potential customers. | 1. Create opportunities for schemata-building to introduce the meaning of unknown vocabulary, structures, and functions for concrete actions related to business opportunities and business models.<br><br>2. Expose learners to authentic materials to deal with the real world of communication-related to business opportunities and business models.<br><br>3. Focus on linguistic elements such as functions, discourse markers, grammar, and vocabulary required to discuss the essential question.<br><br>4. Give learners controlled practice using the target |
| Reading: Understand the critical information in simple and clear articles in newspapers or magazines about the generation of innovative business ideas, providing solutions to the needs detected in potential customers. | • Identifies business ideas and market responses.<br>• Describes techniques to generate business ideas.<br>• Discriminates sources for generating business ideas according to the information read and selects business ideas using different techniques. | |
| **Oral and Written Production** | | |
| Spoken Interaction: Use a wide range of simple language to deal with | • Identifies the benefits of an innovative business idea. | |

| Goals<br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br>The teacher will: |
|---|---|---|
| situations likely to arise while explaining the characteristics and importance of entrepreneurship. Enter unprepared into discussing possible solutions to market needs and opportunities, express personal opinions and exchange information. | • Provides a basic description of the skills and responsibilities of the entrepreneur and discriminates the elements for undertaking a project.<br>• Suggests possible solutions for market needs and opportunities or enhances existing ones proactively for enterprise development. | language, vocabulary, structures, and functions.<br><br>5. Engage learners in meaningful, productive tasks based on business opportunities and business models.<br><br>6. Project: integration of activities. It has to be done in class. |
| Spoken Production: Reasonably fluently sustain a straightforward description of developing the plan for an ongoing proposal for the business model and product launch.<br><br>Produce familiar sounds and prosodic patterns. | • Describes types of business models.<br>• Distinguishes different aspects considered to build a business model.<br>• It discusses the aspects that should be considered when starting a business model, with the objective of building the business plan and implementing it, considering the impact mitigation strategies.<br>• Employs a range of phonological features in the target language by manipulating prosodic features of spoken discourse | |

| Goals<br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br>The teacher will: |
|---|---|---|
| | (e.g., stress, intonation, rhythm) to support the message intended to convey. | |
| Writing: Work out how to communicate the main points he/she wants to get across of a business model based on an innovative idea using current tools and methodologies.<br><br>Summarize, report, and give his/her opinion about accumulated factual information when applying negotiation strategies to validate business proposals confidently. | • Designs business ideas with a greater chance of success by applying current tools and methodologies.<br><br>• Writes negotiation strategies that foster successful agreements during the business proposal validation process and negotiate the execution of viable entrepreneurship proposals. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| Functions<br>Defining terms related to the generation of innovative business ideas.<br>Describing the characteristics and importance of entrepreneurship. | **Will and Going to for prediction**<br><br>**Will and probably**<br>The employees will complete their SWOT analysis. | • **SWOT Analysis:** Analysis of the capacities, resources, strategies, competitive advantages, strengths, and weaknesses of the current potential competitors of a company, which is | Pronouncing Final Consonant Clusters<br>• Consonant Clusters at the beginning of the words. |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| Distinguishing types of business models.<br><br>Discourse Markers<br>*Additive or Addition*<br>Use of connecting words expressing cause, effect, contrast, etc., linkers in sequential past time.<br>for example<br>in addition<br>either….or<br>yet<br>not least<br>nor<br>first and<br>foremost<br>despite<br>firstly<br>besides<br>further<br>furthermore<br>last but not least<br>Next...<br>not only…but also | They are going to solve many problems in their workplace.<br>Employees will probably solve their conflicts.<br>He will stick to the facts of the problem eventually.<br>The product will be very successful.<br>Video marketing will promote this product.<br><br>**Wh-questions for business meetings**<br>• How will you great someone ...<br>• How do you eat lunch in a business meeting?<br>• What will you bring to a business lunch?<br>• What is meant by working lunch?<br>• Which restaurant?<br>• Who asks?<br>• Which company?<br>• Who pays?<br>**Simple present** | carried out to make decisions.<br>• **Customer Analysis:** Analysis of the needs, tastes, preferences, desires, consumption habits, purchasing behaviors, customs, attitudes, and other characteristics of the consumers that make up a target market.<br>• **Advertisement:** Message that is sent to the public through advertising means in order to publicize, inform, persuade them to purchase, consume, or use, or to remind a product or service.<br>• **Customer Service:** The attention that a company provides to its customers. Good customer service is usually referred to as | • Consonant Clusters in the middle of words.<br><br>• Consonant Clusters at the end of words. |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | The main problem is…<br>The characteristics of the product are…<br>**Phrases used to give opinions:**<br>In addition to that<br>Another example of this is…<br>It seems that…<br>I have the feeling that…<br>First, second, and third<br>I am absolutely convinced that….<br>Well, if you ask me.<br>You are quite right. | being nice, courteous, or helpful.<br>• **Database:** Set of data related to a particular aspect of a company that is systematically stored for later use.<br>• **Benchmarking:** A management technique or tool that consists of taking as a model or reference the best aspects or practices of other companies, whether they are direct competitors or belonging to another sector (and, in some cases, other areas of the company), and adapt them to the company by adding improvements and creativity.<br>• **Electronic Newsletter:** Publication regularly distributed by email to people who have previously subscribed. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | • **Quality:** A set of properties and characteristics of a product or service that meet consumer expectations, such as the design, presentation, aesthetics, conservation, durability, customer service, and after-sales service.<br>• **Total Quality:** Philosophy, culture or management style where all members of a company seek to improve quality.<br>• **Distribution Channel:** Channel or medium through which the products of a company are distributed to where they will be offered or sold to consumers. A distribution channel can be direct (products are sold in a store or own premises), or indirect (use | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | intermediaries, to wholesalers or retailers).<br>• **Publicity Channel:** Examples of advertising channels are television, radio, newspapers, the Internet, the mail, signs, billboards, and posters.<br>• **Product Lifecycle:** Set of stages through which a product passes from its launch to its exit from the market. The stages of the product life cycle are the introduction, the expansion or growth stage, the maturity stage or stagnation, and the stage of decline.<br>• **Sales closure:** Stage of the sales process in which, after presenting the product to the potential customer, the seller induces him to decide on the purchase.<br>• **Demand:** Total volume in physical or monetary | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | terms of one or more products, which is demanded by a market for a certain period of time. There is a market demand, potential or unsatisfied.<br>• **Email marketing:** Type of marketing that exclusively uses electronic mail to promote a product or service, to maintain contact with a consumer, to create interest for a product or service, or seek customer loyalty.<br>• **Strategy:** Action that is carried out in order to achieve certain objectives.<br>• **Customer Expectations:** Expectations that consumers have before buying or acquiring a product or service, and that they obtain due to the product or service | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | advertising, based on previous experiences or comments from other consumers.<br>• **Loyalty:** Act and effect of making a customer become a loyal customer of a brand, product or service.<br>• **Focus group:** a demographically diverse group of people assembled to participate in a guided discussion about a particular product before it is launched.<br>• I**ndustry:** Group of companies that produce similar product. Examples: the textile, the food, the automotive industry.<br>• **Product Line:** Group of products or related to each other that a company owns.<br>• **Trademark:** Name, term, sign, symbol, design or a | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | combination of these that is assigned to a product, service, company or business in order distinguish it from other products, services, companies or businesses that exist in the market.<br>• **Market:** Place where buyers and sellers meet to carry out transactions of goods and services.<br>• **Advertising:** is what a company says about its own product, giving out information for promotional purposes.<br>• **Customer Satisfaction:** when the consumers have met or exceeded the expectations about a product they have bought or a service they have received.<br>• **Competitive Advantage:** a superior performance that a company could have in some aspect | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | over other companies from the same sector or market, for example, the brand, the customer service, the production process, the technology, the personnel, the infrastructure, the location, or the distribution. | |

| | | |
|---|---|---|
| Subject Area: English Oriented to Bilingual Accounting and Finance | | |
| Level: Eleventh | | |
| CEFR Band: B1.1 | Scenario 1: Entrepreneurship | **Time:** 24 hours |
| Essential Question: How can companies benefit from employee empowerment? | Theme 2: Creation of a Company for a Living | |
| Essential Competences: Empowerment | New Citizenship Axis: Strengthening of Planetary Citizenship with Identity | |

| **Goals**<br><br>**Learners can:** | **Performance Indicator**<br>**The Student:** | **Pedagogical Task**<br><br>**The teacher will:** |
|---|---|---|
| Employ empowerment as a tool in the development of skills for strengthening his/her performance in the technical field, personal training, and for his/her life plan. | • Defines empowerment to create a company.<br>• Describes empowerment skills<br>• Explains essential empowerment skills a leader requires to create a company based on the available learning opportunities, obstacles and developed skills. | Organize collaborative activities designed to promote student empowerment by learning personal and professional development, adapting to a changing environment |
| Estimate the level of empowerment achieved in entrepreneurship management according to the goals and objectives proposed for a living plan | • Defines planetary citizenship, characteristics and limitations.<br>• Identifies strategies to reach the goals for a living.<br>• Describes lessons learned in their personal and professional development, adapting to a changing environment. | Generate class activities to promote the members empowerment by sharing challenges and celebrating achievements together. |

| Goals<br><br>Learners can: | Performance Indicator<br>The Student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| **Oral and Written Comprehension** | | **Task Building Process:** |
| Listening: Follow a lecture or talk about applying the service principles with a customer-oriented approach in the implementation of the business plan, provided the presentation straightforward and clearly structured. | • Defines a business plan, objectives and goals.<br>• Distinguishes types of business plans considering the different elements.<br>• Distinguishes the difference between attention and customer service to develop your business plan considering the customer as the main axis on which revolves your enterprise. | 1. Create opportunities for schemata-building to introduce the meaning of unknown vocabulary, structures and functions for the implementation of a business plan.<br><br>2. Expose learners to authentic materials to deal with the real world of communication related to the creation of a company.<br><br>3. Focus on linguistic elements such as functions, discourse markers, grammar and vocabulary required to go over the essential question.<br><br>4. Give learners-controlled practice in using the target language, vocabulary, structures and functions.<br><br>5. Engage learners to meaningful productive tasks based on the creation of a company. |
| Reading: Find and understand relevant information about types of companies in official documents to choose the best strategies for information search through the use of technologies individually or collaboratively | • Distinguishes the types of companies with which a business can be developed.<br>• Identifies companies that can work in the national and international environment.<br>• Describes current technological tools used by companies to increase the business production. | |
| Oral and Written Production | | |
| Spoken Interaction: Follow clearly articulated speech directed at him/her in a conversation, about the description of the types of companies with which a | • Identifies the tasks required to start- up any type of Business Company. | |

| Goals<br><br>Learners can: | Performance Indicator<br>The Student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| business can be developed, though will sometimes have to ask for repetition of particular words and phrases. | • Compares the types of companies interacting in the national financial and economic system.<br>• Selects the type of company for the development of your favorite business model. | 6. Project: integration of activities. It has to be done in class. |
| Spoken Production: Provide straightforward descriptions of job performance in the functional areas to create a simulated company that applies the provisions of the business plan.<br><br>Produce familiar sounds and prosodic patterns. | • Identifies the business goals of a company.<br>• Describe a working model of your company, principles of management, and concrete actions related to specific business areas.<br>• Identifies the functional areas and tasks executed for the start-up of the business simulation using technology in the transactions to increase the company's production.<br>• Employs a range of phonological features in the target language by manipulating prosodic features of spoken discourse (e.g., stress, intonation, rhythm) to support the message intended to convey. | |

| Goals<br><br>Learners can: | Performance Indicator<br>The Student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| Writing: Write straightforward connected texts about structuring the business with a customer-oriented approach based on the business plan. | • Defines the business idea of your preference.<br>• Creates a business plan, which refers to the establishment and start-up of the simulated company.<br>• Develops the company's organizational structure, processes, and procedures based on the business plan and customer-oriented approach. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| Functions<br>Expressing the importance of the implementation of a business plan. | **Wh- questions**<br>What do you think?<br>What is your opinion? | • **Debit:** Remove an amount of money from a customer's bank account. | Prosodic Features:<br>**Stress**<br>**Stress within the word**. |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| Describing the types of companies.<br>Describing challenges related to the implementation of a business plan.<br>Selecting the most appropriate functional areas and tasks to start up a business plan.<br>Describing the necessary company's organizational structure, processes and procedures to create a company.<br>Discourse Markers<br>***Informal Spoken Discourse***<br>Produces extended stretches of language despite some hesitation and minimal repetition. Uses a range of cohesive devices.<br>Right? Really?<br>Well, anyway…<br>Oh, I know…<br>Yes, I supposed so.<br>I know how you feel. | Would you like to say something?<br>What do you mean?<br>What are your ideas?<br>What are you trying to say?<br>First of all, I would like to point out.<br>Basic prepositions of place with nouns and noun phrases referring to two or more items or entities.<br>The village is between the river and the mountain.<br>She found herself among unfamiliar people.<br><br>**Questions with prepositional verbs and final prepositions.**<br>Use **"of "** with possessive forms to describe possessions or attributes.<br>• One of John´s best ideas.<br>• Part of the city´s financial center. | • **Amortization:** Repayment or payment of a debt.<br>• **Financial Analysis:** Analyzing the projection of sales, costs, and profits of a new product to determine whether these factors meet the company's objectives.<br>• **Personal Guarantee:** An individual's legal promise to repay credit issued to a business for which they serve as an executive or partner; it means that if the business cannot repay the debt, the individual assumes personal responsibility for the balance.<br>• **Beneficiary:** Recipient of the funds of an operation.<br>• **Business Angel:** A natural person willing to invest in ventures in their early development stages.<br>• **Credit Rating:** A rating applied to an individual or company that indicates the credit risk | a. Words stressed on the first syllable.<br><br>b. Words stressed on the second syllable.<br><br>c. Words stressed on the third syllable.<br><br>d. Stress in nouns/verbs (Homographs) |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| You know. I do not like her either.<br>Tag questions.<br>Use of models in the present Quite<br>Use interrupted utterances<br>a. I think…<br>b. Right<br>c. I can do it. | **Possessive pronouns** are objects and complements.<br>• These are ours<br>• Let us use theirs.<br>• I do not like hers.<br>• I gave him his<br>**Adverbs of Frequency**<br>Always<br>Almost always<br>Usually / Generally<br>Sometimes<br>Often<br>Rarely<br>Seldom<br>Rarely<br>Never<br>**Adv. of Frequency + verb**<br>I always take selfies with my friends.<br>You often upload pics to your Instagram account.<br>We rarely react to your hashtags on Facebook.<br>**To be + Adv. of Frequency**<br>I am usually reading your comments on Facebook. | that this individual or company represents.<br>• **Social Capital:** Number of financial resources the partners contribute to a company.<br>• **Commission:** Amount, usually a percentage, charged by the intermediary for any financial transaction.<br>• **Opening Commission:** The commission charged at the time of formalizing a financial transaction.<br>• **Closing and early cancellation commission:** Commissions paid to cover accounting and documentation activities at the end of a loan's payment, either at the agreed maturity or in advance.<br>• **Subrogation Commission:** Commission charged when substituting the ownership of a right or obligation for another person under the same conditions as the financial transaction. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | We generally offer promotions on our Website and social media accounts.<br>**Past continuous (narrative) (affirmative and negative)**<br>When dealing with customers and suppliers, we ensured we operated honestly and transparently. | • **Availability Commission:** A charge, normally quarterly, is made on the capital not disposed of in a line of credit.<br>• **Cash advance fee** is a charge by the bank for using a credit card to obtain cash.<br>• **Currency Conversion Fee:** a charge levied by the credit or debit card payment processor or ATM network to convert one currency to another as part of a financial transaction.<br>• **Late fee:** Amount charged for late payment of a fee for any credit.<br>• **Maintenance fee:** A fee for administrative services provided by an entity such as a bank or a credit card issuer.<br>• **Conditions:** The particulars by which a financial contract is governed.<br>• **Renewable Credit:** A credit that allows you to repay and re-borrow variable amounts of money. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | • **Checking Account:** The most basic type of bank account. Deposits typically do not earn interest or earn minimal interest. Funds can be withdrawn by check, debit card, or electronic transfer.<br>• **Saving Account:** An account in which the money deposited accrues interest.<br>• **Check** Written payment orders with money from an account.<br>• **Deposit:** Amount of money paid to credit institutions for safekeeping and to obtain interest.<br>• **Discovered:** A situation when a bank checking account has a debit balance for its holder.<br>• **Available:** Free balance in a checking or credit account.<br>• **Withdrawal:** Take money out from an account at an ATM or a bank branch.<br>• **Value Date:** This is when funds are posted to an account and are available for immediate use. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | • **Real Guarantee:** Movable and immovable property intended to reduce non-payment risk in financial operations.<br>• **Credit History:** Documentation of an individual or company's financial history, including income, debts or pending financial commitments, and judicial decisions regarding debts.<br>• **Non-payment:** The omission, intentional or not, of amortizing one or more installments of a loan or a credit.<br>• **Interest:** Amount charged for a loan, usually as a percentage of the total amount.<br>• **Nominal interest of Banks and savings:** It is the annual interest rate stipulated by a bank or savings bank for a financial or credit product. It is the introductory price at which they lend or pay the money, | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | depending on whether we request it or deposit it.<br>• **Preferential Interest:** This is the type of interest that financial institutions apply to their best clients.<br>• **Financial Intermediaries:** Banks, finance companies, insurance companies, and other institutions that help finance transactions or insure against risks related to the purchase and sale of goods.<br>• **Liquidation:** Closing of a transaction and delivery to the investor of the obtained amount as profitability.<br>• **Liquidity:** liquid assets; cash.<br>• **Credit limit:** Total amount a customer can spend with a credit card.<br>• **Payer:** A person who delivers or sends the funds.<br>• **Promissory note**: a signed document containing a written promise to pay a stated sum to a specified | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | person or the bearer at a specified date or on demand.<br>• **Patrimony:** Assets: Set of assets and rights that belong to a natural or legal person.<br>• **Grace Period:** Period during which the payment of interest or principal on a pending loan is waived.<br>• **Goodwill:** Profit obtained by whoever sells a title, security, or well above the price.<br>• **Principal:** The original amount of a loan, not including interest. The principal can be reduced by amortizing an amount higher than the amortizable interest on a particular date.<br>• **Bankruptcy** occurs when a company cannot meet its obligations as a consequence of bearing a liability more significant than its assets.<br>• **Profitability:** Relationship, usually in percentage, between the return provided | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | by the operation and what has been invested in it.<br>• **Reserves:** Part of a Company's profit that is not intended to pay dividends or taxes and is left as its resources to increase its solvency.<br>• **Credit Insurance:** Insurance that pays the outstanding debit balance in case of financial difficulties.<br>• **Initial Rate:** A particular interest rate applied for a specified time when opening a credit or savings account.<br>• **Floating Rate:** An interest rate that rises or falls based on the base interest rate set by a central or national bank.<br>• **Monetary Transaction:** Marketing transaction in which goods or services are exchanged for money.<br>• **Transactions:** Business between two parties that involves at least two things of value, agreed conditions | |

| | | |
|---|---|---|
| Subject Area: English Oriented to Bilingual Accounting and Finance | | |
| Level: Eleventh | | |
| CEFR Band: B1.1 | Scenario 2: Running a Business | Time: 20 hours |
| Essential Question: How do empowerment, negotiations, and communication help to improve business performance? | Theme 1: Empowerment, Negotiations, and Communication in the Workplace | |
| Essential Competences: Innovation | New Citizenship Axis: Digital Citizenship with Social Equity | |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| Establish innovative strategies and mechanisms to respond efficiently to the constant changes in modern working environments. | • Makes an adequate selection of procedures and mechanisms to satisfy the modern demands of a Global Community. | Provide opportunities for students to evaluate, assess, and select the most efficient strategy to adapt to modern working environments. |
| Engage in dynamic digital environments that facilitate the achievement of common social changes with fairness and invention. | • Interacts with other citizens to obtain a determined goal using modern digital tools with responsibility and innovation. | Facilitate enriching and highly cooperative experiences to empower the students with fair and responsible outcomes. |
| Oral and Written Comprehension | | Task building process: |
| Listening: Follow the everyday conversation, with some repetition of particular words and phrases related to internal regulations, labor performance, and labor welfare at a company. | • Recognizes specific terminology and its meaning related to internal regulations, labor performance, and labor welfare at a company.<br>• Distinguishes relevant information such as internal regulations, labor performance, and labor welfare at a company.<br>• Determines the most suitable and efficient examples of internal regulations, labor performance, and labor welfare at a company. | 1. Create opportunities for schemata-building to introduce the meaning of unknown vocabulary, structures, and functions related to internal regulations, labor performance and labor welfare at a company..<br><br>2. Expose learners to authentic materials to deal with the real world of communication-related to internal regulations, labor performance, and labor welfare at a company. |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| Reading: Search the internet or other reliable sources of information for specific everyday or work-related material about the work environment, employees' emotional health, and committed employees. | • Extracts relevant details about work environment, employees' emotional health and committed employees.<br>• Identifies key subject vocabulary in the text related to work environment, employees emotional health and committed employees. | 3. Focus on linguistic elements such as functions, discourse markers, grammar, and vocabulary required to discuss the essential question.<br><br>4. Give learners-controlled practice in using the target language, vocabulary, structures and functions.<br><br>5. Engage learners to meaningful productive tasks based on internal regulations, labor performance and labor welfare at a company.<br><br>6. Project: integration of activities. It has to be done in class. |
| Oral and Written Production | | |
| Spoken Interaction: Provide reasons and explanations, to a specific audience about effective listening skills and techniques for handling calls. | • Uses clear straight forward technical vocabulary to talk about effective listening skills and techniques for handling calls.<br>• Describes key details regarding listening skills and handling calls techniques.<br>• Formulates strategies to maximize effectiveness from information presented orally or through media. | |
| Spoken Production: Make a short instructional or informational text easier to understand by presenting it as a list of separate points about the call screening, probing and verbal | • Distinguishes the characteristics of call screening and probing considering digital technology improvements. | |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| feedback clues with some confidence.<br><br>Produce familiar sounds and prosodic patterns. | • Describes call screening, probing and customer´s complaints.<br>• Integrates multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions to solve customer´s complaints.<br>• Employs a range of phonological features in the target language by manipulating prosodic features of spoken discourse(e.g. stress, intonation, rhythm) to support the message intended to convey. | |
| Writing: Write a basic description of procedures for negative customer experiences, trying E-mail inboxes. | • Traces a logical set of procedures for handling customer complaints.<br>• Describes negative customer experiences and explain how to solve retail conflicts, taking into account grammar, discourse markers, and | |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| | vocabulary studied in this unit related to database design. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| Functions<br>Describing internal regulations, labor performance and labor welfare at a company.<br>Describing characteristics, work environment, employee's emotional health and committed employees.<br>Developing an argument about practical listening skills and techniques for handling calls.<br>Expressing opinions about call screening, probing, and verbal feedback clues<br>Taking initiative in interaction to describe negative customer experiences, trying E-mail inboxes. | **Wh-questions in simple past and past Continuous**<br>• How did data analysts model data in the project?<br>• How did occupational health work at the company?<br>• Whom provided the types of data with normalization?<br>• What were you going to present about data analysis? | • Internal Regulations<br>• Labor Performance<br>• Labor Welfare<br>• Work Environment<br>• Emotional Health<br>• Committed Employees<br>• Health Business Culture<br>• Measurable Improvements in Productivity<br>• Emotional Work Connections.<br>• Collaborator Needs<br>• Work Absenteeism<br>• Values in a company.<br>• Mission and Vision in a Company.<br>• Values and positive attitudes in an employee.<br>• Emotional Intelligence<br>• Stress and Psychological health<br>• Equity and Gender.<br>• Gender Opportunities<br>• Rewards | **Stress within the sentence.**<br>**a.** Words generally stressed in Sentence: ***Content Words*** (Nouns, verbs, adjectives, adverbs, and question words).<br>b. Words generally unstressed in sentences: **Function Words** (articles, prepositions, pronouns, conjunctions, helping verbs). |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| Discourse Markers<br><br>***Adversative***<br>still/nevertheless<br>even though<br>on the other hand<br>however<br>***Causal, cause and effect***<br>therefore<br>so that<br>so<br>because of<br>since<br>for<br>too<br>later<br>as a result,<br>for this reason<br>thus | • When were the managers going to share the data analysis?<br><br>• Where were you working during the early 2000s?<br><br>**Determiners and Quantifiers**<br>Adverbs as modifiers<br>A lot<br>Much<br>Any<br>Hardly/not<br>• It did not hurt very much.<br>• She talked a lot.<br>• I only understood a bit.<br>• There is hardly any money left.<br>• Not many people came. | • Follow-up assignments.<br>• Delegation of Functions.<br>• Talents<br>• Abilities and Competences.<br>• Personal Development.<br>• Business Incentives<br>• Teleworking.<br>• Curriculum vitae.<br>• Multilingual Professionals.<br>• Employee and employer.<br>• Occupation and profession.<br>• To earn one's living.<br>• To run a firm.<br>• Trade.<br>• What do you do for a living?<br>• Worker<br>• Application and application form.<br>• Apprentice, trainee.<br>• Apprenticeship.<br>• CV (curriculum vitae).<br>• Job interview.<br>• Skilled worker.<br>• To apply for a job<br>• Training and training course<br>• vacancy<br>• To give somebody notice, to dismiss somebody. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | • To hand in one's notice, to resign, to quit<br>• Unemployment<br>• Unemployment benefit, dole money<br>• A full-time and a part-time job<br>• Continued payment of wages<br>• Flextime<br>• Pay slip<br>• Salary<br>• To work in shifts<br>• To work overtime<br>• Wage cut<br>• Maximize effectiveness.<br>• Receiving, handling, and routing calls.<br>• Short messages and conversations.<br>• Speaking appropriately.<br>• Techniques for handling calls.<br>• Details from text, passages, and others.<br>• Taking notes about specifications.<br>• Services mentality.<br>• Customer<br>• Key in the service mentality.<br>• Caller needs. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | • Verbal feedback clues.<br>• Right information.<br>• Never argue.<br>• Call screening and probing.<br>• Call transfer and holding.<br>• Basic telephone skills.<br>• Handling customer complaints.<br>• The ASAP Technique : (Apologize, Sympathize, Accept, Prepare)<br>• Forbidden phrases.<br>• Communication skills.<br>• Delivering coaching.<br>• Effective coach.<br>• Training, coaching ad counseling.<br>• Skills of effective listening.<br>• Feedback (nonverbal, direct and non-direct).<br>• Rules of customer service.<br>• Business friendly.<br>• Telephone courtesy.<br>• Curt is courteous.<br>• Empathy and apologize.<br>• Emotional leakage.<br>• Professional treatment<br>• Foreign accent.<br>• Voice mail jail. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | • CARP System, conflict resolution model: (control, acknowledge, refocus, problem-solve).<br>• Negative customer experiences.<br>• Personalized attention.<br>• Customer's complaints examples.<br>Assertive communication. | |

| | | |
|---|---|---|
| Subject Area: English Oriented to Bilingual Accounting and Finance | | |
| Level: Eleventh | | |
| CEFR Band: B1.1 | Scenario 2: Running a Business | Time: 24 hours |
| Essential Question: How effective is it to retail or E-Tail? Buying online versus buying in-store | Theme 2: Modern Sales Techniques | |
| Essential Competences: Teamwork | New Citizenship Axis: Strengthening of Planetary Citizenship with Identity | |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| Show willingness to work collaboratively to achieve common goals. | • Follows common objectives depending on the activities that take place in your classroom activities.<br>• Expresses the relationships between collaboration and trustfullness during the development of classroom activities.<br>• Demonstrates diversity respect for different nationalities, genders, cultures, interests, races, religions, opinions, beliefs and abilities. | Help the students understand the procedures and characteristics that surround a program. |
| Integrate techniques to be applied when selling online in order to be part of digital era | • Recognizes the importance modern sales for the | Provide examples of modern sales techniques and the impact |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| | Strengthening of Planetary Citizenship<br>• Gives examples of modern sales techniques and their correlation with planetary citizenship.<br>• Explains how modern sales technique contribute to the strengthening of planetary citizenship. | that it has had in stretening the planetary citizenship. |
| **Oral and Written Comprehension** | | **Task-Building Process:** |
| Listening: Understand the use of information content of the majority of recorded audio material about the use of sales techniques delivered in clear standard speech. | • Identifies modern sales techniques.<br>• Defines the use ofdifferent types of modern sales techniques.<br>• Distinguishes modern sales techniques advantages. | 1. Create opportunities for schemata-building to introduce the meaning of unknown vocabulary, structures and functions for concrete actions related to modern sales techniques.<br><br>2. Expose learners to authentic materials to deal with communication related to modern sales techniques.<br><br>3. Focus on linguistic elements such as functions, discourse |
| Reading: Read newspapers / magazines account of films, books, written for a wider audience and understand the main points regarding the examples and uses of different sales techniques. | • Identifies the pros and cons of modern sales techniques.<br>• Recognizes examples of modern sales techniques.<br>• Evaluates critically how modern sales techniques are been used. | |
| Oral and Written Production | | |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| Spoken Interaction: Follow what is said about buying online and in-store, though he/she may occasionally have to ask for repetition or clarification if the other people´s talk is rapid or extended. | • Identifies details about buying online and buying in-store.<br>• Discusses the benefits of buying online and in-store using simple language, grammar accuracy and good pronunciation of new vocabulary.<br>• Conducts a simple informal interview to determine whether buying online and buying in-store could be helpful for customers. | markers, grammar and vocabulary required to go over the essential question.<br><br>4. Give learners controlled practice in using the target language, vocabulary, structures and functions.<br><br>Engage learners to meaningful productive tasks based on modern sales techniques. |
| Spoken Production: Give simple reasons to justify a viewpoint of retailing and E-tailing with reasonable precision.<br><br>Produce sounds and prosodic patterns. | • Gives a simple update on the use of retailing and E-tailing.<br>• Suggest possible uses of retailing and E-tailing.<br>• Justifies a simple point of view on the difference between retailing and E-tailing.<br>• Employs a range of phonological features in the target language by manipulating prosodic features of spoken | 5. Project: integration of activities. It has to be done in class. |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| | discourse(e.g., stress, intonation, rhythm) to support the message intended to convey. | |
| Writing: Write a brief standard report conveying factual information, stating the benefits and disadvantages of different types of modern sales strategies. | • Proposes ideas with relevant examples that facilitate understanding the effectiveness, efficiency, and disadvantages of modern sales techniques. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| Functions<br>Describing the applications of modern sales techniques.<br>Using examples of modern sales techniques for problem-solving in a company.<br>Understanding advantages and disadvantages of modern sales techniques.<br>Evaluating the effectiveness and efficiency of modern sales techniques.<br>Discourse Markers<br>***Comparison***<br>as well as<br>both... and<br>compared to<br>in the same way<br>likewise<br>neither... nor<br><br>***Contrast***<br>instead<br>on the other hand<br>however | **What about/ how about with verbs in the gerund**<br>Phrase with gerund (-ing)<br>What about going out for a drink?<br>Pronoun: Question Words<br>How about calling them?<br>**Gerunds and Infinitives:**<br>Can make suggestions using "what about/how about" with verbs in the gerund.<br>Can make requests and offers with 'would like to' + verbs in the infinitive.<br>**Quantifiers**<br>Can use 'some' as a quantifier with count and mass nouns.<br>Can use 'some' and 'any' as quantifiers in negative statements and questions with mass and count nouns.<br>Can use plural countable nouns without an article or quantifier. | • Sales process.<br>• Potential customers.<br>• Sales Methods.<br>• Sales (Traditional and Online).<br>• Art of communication Media (written, oral, online).<br>• Sellers.<br>• Sales teams.<br>• Business growth.<br>• Increase in income.<br>• SPIN method (situation, problem, implication, need / pay off).<br>• Offer and demand. Satisfaction of needs.<br>• SNAP method (simple, invaluable, align, priorities)<br>• Three-party sales (instruct, customize, take charge).<br>• Sandler Sales System.<br>• Sales (consultative or solution).<br>• Online stores.<br>• Online sales. | Strees withing the sentence:<br>a. Stress in adjective/noun combination.<br>Example:<br>He sawed a black **board.**<br>Stress in compound nouns<br>Example:<br>The teacher writes on the **black**board. |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| therefore<br>whereas | Can use 'a few' to refer to quantities with count (countable) nouns.<br>Can use uncountable nouns without an article.<br>Can use 'a lot of/lots of' to refer to quantities.<br>Can use a wide range of quantifiers with countable (count) and uncountable (non-count) nouns.<br>Can use some basic interjections to express understanding, surprise, disappointment, and excitement.<br>Can form questions with prepositional verbs and final prepositions. | • Sales platforms.<br>• Advantages of online sales (market conditions, costs, audience)<br>• Categories of products sold online.<br>• Types of online transactions.<br>• Types of sellers (successful, illusions, charismatic).<br>• Privacy & Security.<br>• Websites.<br>• International deliveries.<br>• E-commerce.<br>• Electronic payment systems.<br>• Word of Mouth Marketing Power.<br>• Competitors.<br>• Likes, clicks and comments on Facebook. | |

| | | |
|---|---|---|
| Subject Area: English Oriented to Bilingual Accounting and Finance | | |
| Level: Eleventh | | |
| CEFR Band: B1.1 | Scenario 3: Managing Future Growth | Time: 24 hours |
| Essential Question: How would your practice ethical financial management in the workplace? | Theme 3 : Finance Administration | |
| Essential Competences:<br>Autonomy | New Citizenship Axis: Sustainable Development Education | |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| Assess different technological alternatives and social perspectives to create autonomous everyday environments. | • Defines the term autonomy and provides examples.<br>• Identifies the most appropriate technology to generate an autonomous interaction between the user and the information.<br>• Describes the characteristics of an autonomous person in fulfilling their tasks. | Guide the learning experience toward an independent but analytical framework. |
| Practice ethical financial management as collaborator of a company in daily tasks. | • Creates strategies to engage different collaborators in ethical financial management. | Formulate and facilitate situations where the learners can identify ethical financial management alternatives to carry out specific tasks. |
| **Oral and Written Comprehension** | | **Task Building Process:** |
| Listening: Follow a straightforward presentation or demonstration with | • Distinguishes basic management concepts. | 1. Create opportunities for schemata-building to introduce |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| visual support to understand the given explanations about basic principles of public and private administration. | • Identifies the characteristics of finance administration by gathering information presented through media.<br>• Paraphrases the pros and cons of public and private administration. | the meaning of unknown vocabulary, structures, and functions for concrete actions related to finance administration.<br><br>2. Expose learners to authentic materials to deal with the real world of finance administration-related communication.<br><br>3. Focus on linguistic elements such as functions, discourse markers, grammar, and vocabulary required to discuss the essential question related to finance administration.<br><br>4. Give learners-controlled practice using the target language, vocabulary, structures, and functions.<br><br>5. Engage learners in meaningful, productive tasks based on finance administration.<br><br>6. Project: integration of activities. It has to be done in class. |
| Reading: Scan several short texts to find specific information about the Costa Rican financial system. | • Identifies essential subject vocabulary in the text related to financial systems.<br>• Extracts relevant details such as concepts, advantages and disadvantages Costa Rican financial system.<br>• Distinguishes the duties of the financial systems to its customers. | |
| Oral and Written Production | | |
| Spoken Interaction: Express belief, opinion, agreement, and disagreement politely about the modern view of financial administration. | • Starts a conversation explaining the role of financial management in the modern world.<br>• Talks about financial management's importance in our daily life.<br>• Participates in conversations about | |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| | financial administration focused on public funds, government activities, money collected through taxes, and citizens' expectations of higher service standards. | |
| Spoken Production: Present a short instructional or informational text as a list of separate points about investment management to make it easier to understand.<br><br>Produce sounds and prosodic patterns. | • Describes in detail different types of financial management by reading aloud and recording it.<br>• Explains how investment management considers money to achieve personal and family goals.<br>• Makes sentences with a sufficient range of vocabulary to vary formulation and avoid repetition about the time value of money.<br>• Employs a range of phonological features in the target language by manipulating prosodic features of spoken discourse (e.g., stress, intonation, rhythm) to | |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| | support the message intended to convey. | |
| Writing: Write a short, simple description of the duties of a financial administrator. | • Recognizes the duties of a financial administrator.<br>• Writes about the skills needed to be a financial administrator. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| Functions<br><br>Managing interaction (interrupting, changing topic, resuming or continuing)<br><br>Describing the concept of financial administration.<br><br>Expressing opinions about the implications of modern financial administration.<br><br>Talking about investment management. | *Comparative and superlative*:<br><br>Relational databases are more structured than non-relational databases.<br><br>Relational databases are the best for structured data because data is modeled well by the table model.<br><br>The most significant difference between relational and | **Financial asset**: A financial asset is a liquid asset that gets its value from a contractual right or ownership claim. Cash, stocks, bonds, mutual funds, and bank deposits are all are examples of financial assets. Unlike land, property, commodities, or other tangible physical assets, financial assets do not necessarily have inherent physical worth or even a physical form. Rather, their value reflects supply and demand factors in the marketplace in which they trade, as well as the degree of risk they carry. | Rhythm:<br><br>**a.** Contractions / Full form<br>Example: I'll / I will<br>**b.** Blending and Word Reductions<br>Examples: "How are you?" is often pronounced "how you |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| Describing the importance of the Costa Rican financial system.<br><br>Discourse Markers<br><br>*Time*<br><br>afterward<br>at the same time<br>immediately<br>in the meantime<br>later<br>after that<br>finally<br>at last | nonrelational databases is their type of data structure.<br><br>Relational databases, like nonrelational databases, store data.<br><br>*Modals Auxiliaries*<br><br>**Must, Could, Should, Would, Had better, Will, Can, Shall….**<br><br>*Obligation, request, offers and permission and negative forms.*<br><br>• He mustn´t come here again.<br><br>• We should analyze….<br><br>• The product would be…. | **Financial intermediary**: A financial intermediary is an entity that acts as the middleman between two parties in a financial transaction, such as a commercial bank, investment bank, mutual fund, or pension fund. Financial intermediaries offer several benefits to the average consumer, including safety, liquidity, and economies of scale involved in banking and asset management.<br><br>**Financial market:** Financial markets refer broadly to any marketplace where securities are traded, including the stock market, bond market, and derivatives market. They are vital to the smooth operation of capitalist economies.<br><br>**Primary markets:** A primary market is a source of new securities. Often, on an exchange, it is where companies, governments, and other groups go to obtain financing through debt-based or equity-based securities. Primary markets are facilitated by underwriting groups consisting of | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | • Consumers could …...<br>• The team must …. | investment banks that set a beginning price range for a given security and oversee its sale to investors.<br><br>**Secondary markets**: Once the initial sale is complete, further trading is conducted on the secondary market, where the bulk of exchange trading occurs daily. The secondary market is where investors buy and sell securities. Trades occur between other investors and traders rather than from the companies that issue the securities. People typically associate the secondary market with the stock market.<br><br>**Money markets**: The money market is trading in very short-term debt investments. At the wholesale level, it involves large-volume trades between institutions and traders. At the retail level, it includes money market mutual funds bought by individual investors and money market accounts opened by bank customers. In all of these cases, the | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | money market is characterized by a high degree of safety and relatively low rates of return.<br><br>**Stockbrokers:** A person who buys and sells securities on a stock exchange for clients.<br><br>**Stock exchange:** A market in which securities are bought and sold.<br><br>**Stock market stalls:** Stalling involves a day of rising market volume (or within 95% of the previous day's trade) without much price progress.<br><br>**Emitters:** Emitters of bond issues are state institutions and companies. Bonds are typically emitted to obtain financial resources for investments or gain liquidity. In contrast, to share issues, the bonds' buyers do not secure the right to a share in the profits.<br><br>**Investors:** A person or organization that invests money in financial plans, | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | property, etc., with the expectation of achieving a profit.<br><br>**Central Bank:** A national bank that provides financial and banking services for its country's government and commercial banking system, implements the government's monetary policy, and issues currency.<br><br>**Financial system:** A financial system is a set of institutions, such as banks, insurance companies, and stock exchanges, that permit the exchange of funds. Financial systems exist on regional and global levels. Borrowers, lenders, and investors exchange current funds to finance projects, either for consumption or productive investments, to pursue a return on their financial assets. The financial system also includes sets of rules and practices that borrowers and lenders use to decide which projects get financed, who finances projects, and the terms of financial deals. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | **General superintendent:** The general superintendent is the official in charge of the institution's administration and shall include any other person/successor whom the administration shall appoint on its behalf.<br><br>**Commercial banks:** These are banks that offer services to the general public and companies.<br><br>**Private banks:** Private banks provide personalized financial services and products offered to individual clients of a retail bank or other financial institution. They include many wealth management services, all provided under one roof.<br><br>**Non-bank financial companies:** Non-bank financial companies (NBFCs) provide bank-like financial services but do not hold a banking license and are unregulated. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | **Cooperatives of saving and credit are a type of financial institution whose members are people who have the same occupation or live in the same community. Their** purpose is to promote savings among members and provide loan funds for productive investment.<br><br>**Costa Rican financial system:** The Costa Rican financial system is composed of two state-owned commercial banks, 11 private commercial banks, one workers' bank, one state-owned mortgage bank, two mutual housing finance companies, five non-bank finance companies, 25 savings and loans, and two entities engaged in money exchange and transfer, all under supervision of the Superintendence of Financial Entities SUGEF, which is, in turn, a semi-autonomous unit of the Central Bank. In addition, both state and private commercial banks and the state insurance company run several investment and retirement funds or trusts. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | **Time Value of Money refers to the concept that money available at the present time is worth more than the identical sum in the future due** to its potential earning capacity.<br><br>• Line of credit<br>• Interest payment<br>• Credit renewal<br>• Debt<br>• Period<br>• Transfer of ownership<br>• Value<br>• Economic activity<br>• Debtor<br>• Credit<br>• Warranty type<br>• Securities<br>• Escrow<br>• Short-term<br>• Medium-term<br>• Long-term<br>• Fixed interest rate<br>• Variable interest rate<br>• Current operation<br>• Expired operation<br>• Judicial recovery | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | • Private bank<br>• Public bank<br>• Mutual savings<br>• Currency<br>• Colons<br>• Euros<br>• Physical person<br>• Legal person<br>• Credit card.<br>• Direct credit<br>• Invoice discount.<br>• Financial lease<br>• Operating lease<br>• Back-to-back operation<br>• Bank overdraft.<br>• Electronic money<br>• Online money<br>• Offline money<br>• Electronic check<br>• Electronic documents<br>• Electronic card<br>• Debit card.<br>• Smart cards<br>• Magnetic strip<br>• Disposable smart cards<br>• Reloadable smart cards<br>• Electronic wallet<br>• Cardholder | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | • Credit limit.<br>• Account status.<br>• Principle balance<br>• Current interest rate<br>• Issuing entity<br>• Current interest<br>• Current interest for the period<br>• Interest on arrears<br>• Minimum payment<br>• Cash payment.<br>• Credit regulations.<br>• Payment capacity<br>• Guarantees<br>• Minimum requirements<br>• Credit card application.<br>• Debit card application.<br>• Investment funds<br>• Economic sector<br>• Business sector<br>• Investment trust<br>• Administration trust<br>• Settlor<br>• Trust<br>• Trustee or beneficiary<br>• Public trust<br>• Cash flow statement<br>• Operating activities<br>• Investment activities | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | • Financial activities<br>• Statement of changes in financial position<br>• Working capital<br>• Current assets<br>• Cash needs.<br>• Minimum cash required.<br>• Cash management.<br>• Inventory management.<br>• Accounts receivable management<br>• Accounts payable management<br>• Short-term financing sources<br>• Accounts receivable factoring<br>• Statement of changes in financial position based on working capital.<br>• Sources of resources or funds<br>• Application of resources or funds<br>• Non-current assets<br>• Long-term liabilities<br>• Stockholders' equity | |

Subject Area: English Oriented to Bilingual Accounting and Finance

Level: Eleventh

| | | |
|---|---|---|
| CEFR Band: B1.1 | Scenario 3: Managing Future Growth | Time: 24 hours |
| Essential Question: How do cooperatives and solidarity associations work for an organization? | Theme 2: Cooperatives and Solidarity Associations | |
| Essential Competences:<br>10. Teamwork | New Citizenship Axis: Sustainable Development Education | |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| Show willingness to work collaboratively to achieve common goals. | • Follows common objectives depending on the activities that take place in your classroom activities.<br>• Expresses the relationships between collaboration and trustfulness during the development of classroom activities.<br>• Demonstrates diversity and respect toward different nationalities, genders, cultures, interests, races, religions, opinions, beliefs, and abilities. | Synthesizing the students' participation, encouraging them to state the most relevant features and capabilities of teamwork: adaptability and flexible mindset, decision-making, empathy, and leadership. |
| Contribute to the social, economic, and environmental impact generated by the proposed sustainable business projects related to accounting and finance | • Discriminates the impact on the environment and people´s health from developing new businesses.<br>• Proposes creative actions to mitigate damage to the | Create scenarios about social, economic, and environmental impact where financial projects are relevant. |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| | environment as part of sustainable development. | |
| **Oral and Written Comprehension** | | **Task-Building Process:** |
| Listening: Identify critical information related to cooperatives and solidarity associations. | • Defines the importance of cooperatives and solidarity associations.<br>• Identifies the advantages of cooperatives and solidarity associations.<br>• Recognizes the common types of cooperatives and solidarity associations. | 1. Create opportunities for schemata-building to introduce the meaning of unknown vocabulary, structures, and functions for concrete actions related to cooperatives and solidarity associations.<br><br>2. Expose learners to authentic materials that address the real world of communication-related to cooperatives and solidarity associations.<br><br>3. Focus on linguistic elements such as functions, discourse markers, grammar, and vocabulary required to discuss cooperatives and solidarity associations.<br><br>4. Give learners controlled practice using the target language, vocabulary, structures, and functions. |
| Reading: Scan through straightforward, factual texts in magazines, brochures, and manuals or on the web about the principles of cooperatives and solidarity associations. | • Finds information about the principles of cooperatives and solidarity associations.<br>• Recognizes the different types of cooperatives and solidarity associations.<br>• Makes simple inferences based on information from a short article about cooperatives and solidarity association principles. | |
| Oral and Written Production | | |
| Spoken Interaction: Maintain a conversation or discussion about the future of cooperatives and solidarity associations, but it may sometimes be | • Recognizes the critical terms required to discuss the future of cooperatives and solidarity associations. | |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| challenging to follow when trying to say precisely what he/she would like to. | • Explains basic details and the corresponding contributions of cooperatives and solidarity associations.<br>• Carries out a prepared, structured interview with spontaneous follow-up questions about the benefits of cooperatives and solidarity associations and how to take advantage of them. | 5. Engage learners in meaningful, productive tasks based on cooperatives and solidarity associations.<br><br>6. Project: integration of activities. It has to be done in class. |
| Spoken Production: Develop an argument well enough about the benefits and challenges of cooperatives and solidarity associations.<br><br>Produce familiar sounds and prosodic patterns. | • Gives a short talk about several reasons behind the possible failure of cooperatives or solidarity associations.<br>• Invites others to give their views about the challenges and benefits of cooperatives and solidarity associations for a company.<br>• Describes benefits and challenges of cooperatives and solidarity associations for the companies and ends up the presentation by thanking | |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| | the group for their time and attention.<br>• Employs a range of phonological features in the target language by manipulating prosodic features of spoken discourse (e.g., stress, intonation, rhythm) to support the message intended to convey. | |
| Writing: Write a short, simple report about the advantages and disadvantages of cooperatives and solidarity associations | • Researches the terms used to write about the advantages and disadvantages of cooperatives and solidarity associations.<br>• Generates a draft about the impact of cooperatives and solidarity associations in different working environments.<br>• Revises the report including some recommendations for developing successful cooperatives and solidarity associations. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| Functions<br>Managing interaction (interrupting, changing topic, resuming or continuing)<br>Describing the concepts of cooperatives and solidarity associations.<br>Expressing opinions about the advantages and disadvantages of cooperatives and solidarity associations.<br>Describing the impact of cooperatives and solidarity associations. For a company.<br>Explaining types, characteristics, and common types of | **Reported Speech and ideas Dependent Clause**<br><br>Statements and questions with "know(that) + Complement clauses.<br>• I did not know (that) she was still working as a data analyst.<br>• We know (that) you do not like us.<br>**Report past orders and requests with "tell/ ask."**<br>Phrase with infinitive.<br>Clause and Reported speech and ideas<br>• I told you to shut the door.<br>• Did you ask them to help you?<br><br>**Report past Wh-questions**<br>• Reported speech and ideas and quantifiers.<br>• She asked me how much I earned. | **Free membership** is the act of voluntarily and freely joining or becoming a member of an organization, group, or association without any imposed restrictions or obligations.<br>**Voluntary retirement is the decision** of an individual to retire from their job or position willingly and without any external pressure or coercion.<br>**Associates**: Refers to individuals who are members or participants of an association, organization, or group.<br>**Right to speak:** Individuals' entitlement to express their opinions, ideas, concerns, or thoughts in a given setting or context, usually within a group or organization. It implies having one's voice heard and participating in decision-making processes.<br>**Right to vote:** The fundamental entitlement of an individual to cast a vote and participate in the decision-making process of an election, referendum, or other formal voting procedures. It grants the power to choose or elect representatives or make | **Rhythm**<br><br>**a.** Linking sounds: is the technique for smoothly moving from one word into the next during pronunciation.<br>Double consonant: often pronounced as a single consonant.<br>Example: pretty-little-pillow… |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| cooperatives and solidarity associations. Articulating a set of procedures to engage people within a collaborative world.<br><br>Discourse Markers<br>• *Example*<br>• for instance,<br>• in other words, | • I wondered how long they had been there | decisions through the democratic process.<br>**Surplus refund:** The process of returning or refunding any surplus or excess amount, typically related to financial transactions or contributions to an organization or cooperative.<br>**Contributions of social capital:** This term refers to the contributions made by individuals or entities to the social capital of an organization or cooperative. It typically involves investments or contributions in the form of financial resources, assets, or services that contribute to the overall well-being and functioning of the collective entity.<br>**Equality of rights and obligations** is the principle that ensures that all individuals or members within a group or society have the same rights, privileges, and responsibilities. It implies that everyone should be treated fairly and without discrimination and share the same legal, social, and moral duties.<br>**Racial, religious, and political neutrality** is the state or principle of being impartial and unbiased in matters related to race, religion, and politics. It signifies an | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | approach where no preference, discrimination, or bias is shown based on racial, religious, or political affiliations or characteristics.<br>**Social welfare:** Refers to the overall well-being and quality of life within a society or community. It encompasses various aspects, including access to basic needs, healthcare, education, employment opportunities, social security, and overall societal progress and harmony.<br>**Variable and unlimited capital** refers to a business or organization structure in which the capital or funds invested can fluctuate or change over time and have no set limit. It allows for the flexibility of adjusting the amount of capital according to the entity's needs and demands.<br>**An unlimited number of associates:** Indicates that there is no maximum or restricted limit on the number of individuals who can become members of a particular organization or group.<br>**Limited liability:** Refers to the legal concept where the legal obligations of individuals or entities are restricted to a | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | certain extent. It means that the personal assets or finances of the individuals involved are protected and not entirely at risk in the event of financial or legal issues.<br>**Reserves established by law** refer to financial reserves or funds set aside by legal requirements or regulations. These reserves serve as a protective measure, ensuring that a particular portion of funds or assets is preserved for specific purposes, such as future investments, emergencies, or legal compliance.<br>**Consumer cooperative:** An organization formed by individuals with the primary objective of collectively purchasing goods or services for their consumption. It allows members to pool resources, negotiate better prices, and benefit from shared ownership.<br>**Production cooperative**: A cooperative enterprise formed by individuals or businesses to collectively engage in production activities. Members work together to produce goods or provide services, sharing resources, risks, and profits. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | **Supply cooperative:** An organization established to collectively procure and distribute essential supplies, materials, or resources to its members. The cooperative enables members to benefit from economies of scale, negotiate better prices, and ensure a reliable supply chain for their respective businesses or needs.<br>**Savings and credit cooperatives are financial institutions that provide savings and credit services to their members. They allow** individuals or businesses to save money, access affordable credit, and receive financial services tailored to their needs.<br>Housing cooperative: An organization formed by individuals to collectively own and manage housing units or properties.<br>**Commercial cooperative:** A joint enterprise established by businesses or individuals to collectively engage in trade or commercial activities. Members collaborate to enhance purchasing power, access markets, share resources, and promote common economic interests. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | **Multi-service cooperative:** It provides various services to its members and the community. These services can include but are not limited to, banking, insurance, retail, agriculture, healthcare, education, and others based on the needs and interests of the cooperative and its members.<br>**Transportation cooperative:** An organization formed by transportation professionals to collectively own and operate transportation services. Members pool their resources to provide efficient and affordable transportation solutions to meet the needs of their community or specific target audience.<br>**Youth cooperatives:** These are established and operated by young individuals or groups to promote entrepreneurship, skill development, and economic empowerment. They provide a platform for young people to collaborate, create businesses, and gain practical experience.<br>**School cooperatives**: These are formed within educational institutions, typically at the primary or secondary school level, where students come together to learn | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | about cooperative principles, manage small-scale businesses or projects, and develop skills in teamwork, financial management, and entrepreneurship.<br>**Self-management cooperative**: An enterprise where the members collectively manage and operate the organization, making decisions and overseeing its activities without relying on traditional hierarchical structures. Self-management cooperatives prioritize democratic decision-making and aim to empower members to participate actively in the cooperative's functioning.<br>**Initial social capital:** Refers to the initial financial resources contributed by the founding members to establish a cooperative. It represents the pool of funds or assets used to launch and sustain the cooperative's operations during its early stages.<br>**Income tax:** A tax the government imposes on the income earned by individuals, businesses, or other entities within a particular jurisdiction. It is typically calculated based on the income earned and is used to generate | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | revenue for the government to fund public services and programs.<br>**Legal reserves**: Refers to a portion of a company's profits or income required by law to be set aside and retained. This is a financial safeguard or contingency fund to ensure the company's stability, compliance with legal requirements, and potential future obligations.<br>**Education reserve:** A reserve fund created within a cooperative or organization to support educational initiatives, programs, or activities. The reserve is allocated to finance educational opportunities, training, scholarships, or other educational resources for the members of the community served by the cooperative.<br>**Social welfare reserves:** A fund established by a cooperative or organization to address and support social welfare initiatives or projects. The reserve is designated for activities that contribute to the overall well-being, development, and improvement of the social conditions of the members of the community served by the cooperative. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | **Board of Directors:** The governing body of an organization or cooperative responsible for making strategic decisions, setting policies, and overseeing the management and operation of the entity. The board of directors represents the interests of the members or stakeholders and ensures the organization's adherence to its mission and goals.<br>**(CONACOOP) National Cooperative Council:** A national-level organization that serves as a regulatory, coordinating, and advisory body for cooperatives within a particular country. CONACOOP promotes, supports, and regulates cooperative development and ensures compliance with cooperative legislation and policies.<br>**(CENECOOP) Cooperative Studies and Training Center:** This institution is dedicated to providing research and training programs related to cooperatives. It offers educational and capacity-building opportunities for individuals, members, and professionals involved in the cooperative sector. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | **(INFOCOOP) National Institute for Cooperative Development:** A governmental agency established to promote, support, and facilitate the development of cooperatives within a specific country. (INFOCOOP) provides resources, guidance, and assistance to cooperatives to enhance their sustainability, growth, and socioeconomic impact.<br>**Solidarity Associations:**<br>**Social organization:** Refers to the structure, arrangement, or system established within a society to facilitate and govern social interactions, relationships, and collective activities. It encompasses various institutions, groups, and networks that work together to address social needs, promote cooperation, and achieve common goals.<br>**Justice is the** principle of fairness, impartiality, and equitable treatment in accordance with the law. It involves the recognition and protection of individual rights, the resolution of disputes, and the punishment of wrongdoing. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | **Social peace refers to a state of harmony, stability, and the absence of conflict within a society. It encompasses peaceful coexistence among individuals, groups, and communities** characterized by respect, cooperation, and the recognition of shared interests and values.<br>**Worker-employer harmony:** Refers to a harmonious relationship between workers and employers in the workplace. It involves mutual understanding, respect, and cooperation between both parties, focusing on creating a conducive work environment, ensuring fair treatment, and promoting the welfare and rights of workers while considering the interests and sustainability of the business or organization.<br>Comprehensive development: Refers to a holistic and inclusive approach to development encompassing various dimensions of human well-being and progress. It goes beyond economic growth and includes social, cultural, environmental, and political aspects.<br>Associates: Refers to individuals who are members of an organization, | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | cooperative, or association. They can have various rights, responsibilities, and privileges within the organization, such as participation in decision-making processes, access to benefits, and the fulfillment of specific obligations.<br>**Legal personality**: Refers to the legal recognition of an entity as a distinct and independent entity capable of exercising rights and assuming obligations under the law. It allows organizations, including cooperatives, companies, and associations, to enter into contracts, own property, sue or be sued, and engage in legal activities as a separate entity from its members or founders.<br>**Socioeconomic improvement:** Refers to the advancement of social and economic conditions within a society or community. It involves measures, policies, and actions aimed at improving living standards, reducing poverty, promoting economic growth, enhancing access to education, healthcare, and basic services, and creating opportunities for individuals and communities to thrive and prosper. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | **General assembly:** Refers to a gathering of members or representatives of an organization, cooperative, or association. It serves as a platform for decision-making, discussion of important matters, approval of policies or bylaws, and the election of leaders. It is a key forum for the participation of members in the governance and direction of the organization.<br>**Board of directors**: The governing body of an organization, cooperative, or company responsible for overseeing its operations, setting strategic goals, making key decisions, and ensuring compliance with regulations and policies. It is typically composed of elected or appointed individuals who represent the interests of the organization and its stakeholders, providing guidance and direction for its activities.<br>**Sessions:** Refers to formal meetings or gatherings where discussions, deliberations, and decision-making occur. They are commonly used in the context of organizational or legislative bodies, such as boards or committees, to | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | conduct business, address specific topics, or reach agreements.<br>**Surpluses:** Refers to the profits, earnings, or excess funds generated by an organization or business entity after deducting expenses, costs, and taxes.<br>**Employer contribution:** This refers to the financial contribution made by an employer or company to a specific purpose, such as employee benefits, retirement plans, or social security.<br>**Worker contribution:** Refers to the financial contribution made by an employee towards a specific purpose, such as social security, retirement funds, or cooperative membership. It is often deducted from the worker's wages and contributes to their entitlements, benefits, or participation in specific programs.<br>**Savings:** Refers to setting aside a portion of income for future use.<br>**Income tax:** Refers to a tax imposed on the earnings of individuals or entities. It is typically calculated based on the taxable income of individuals or the net profits of businesses and is collected by the government to finance public expenditures and services. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | **Personal savings**: Refers to the financial reserves accumulated by individuals or households through personal income, budgeting, and frugality.<br>**Percentage**: Refers to a ratio expressed as a fraction of 100. It indicates the relative amount or share of a quantity or value about a whole. It is commonly used in various contexts, such as tax rates, interest rates, discounts, or statistical analysis.<br>**Payroll deductions:** Refers to the amount of an employee's salary that is withheld for various purposes, such as taxes, social security contributions, health insurance or pension plans.<br>**Employer contribution for members**: Refers to the financial contribution made by a company specifically towards the members of an organization or cooperative. It is often made to support the benefits, services, or programs provided to the members and is separate from the regular employer contributions related to labor regulations or social security.<br>**Non-member employer contribution**: This refers to the financial contribution made | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | by a company to individuals who are not members of the organization or cooperative. This contribution is often made to support certain benefits, services, or programs for non-member employees.<br>**Member contribution:** This refers to the financial contribution made by associates of an organization or cooperative. This contribution is typically required as part of their membership obligations and may be used to support the organization's operations, projects, or services.<br>**Severance pay**: Refers to the financial compensation provided to an employee upon termination of their employment contract. It is intended to provide support during unemployment and is usually calculated based on the employee's length of service, salary, and other relevant factors.<br>**Employer contributions** refer to the regular financial contributions made by a company to fulfill its obligations regarding employees' benefits, social security, or other programs. They are typically calculated based on a | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | percentage of the employees' wages and paid to the relevant entities responsible for administering these programs.<br>**Termination for just cause** refers to the legal end to an employment contract due to valid and legitimate reasons recognized by the law. It may result from serious misconduct, workplace rules violations, or incompetence.<br>**Termination without just cause** refers to the termination of an employment contract by an employer without valid or legitimate reasons recognized by the law.<br>**Dissolution** refers to the process of terminating the existence of an organization, cooperative, or legal entity. It typically involves liquidating assets and settling liabilities.<br>**Liquidation** refers to settling a company's financial affairs and assets during its dissolution. It involves converting assets into cash, paying off debts and obligations, distributing remaining funds to stakeholders, and formally closing the entity. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | | **Mutual aid and relief reserve**: Refers to a fund set aside by an organization to provide financial assistance, support, or relief to its members during times of hardship, crisis, or emergencies.<br>**Reserve for miscellaneous activities:** Refers to a fund set aside by an organization to cover various activities, projects, or expenses that do not fall under specific categories. It allows the organization to allocate resources for unforeseen needs that may arise. | |

| | | |
|---|---|---|
| Subject Area: English Oriented to Bilingual Accounting and Finance | | |
| Level: Eleventh | | |
| CEFR Band: B1.1 | Scenario 3: Managing Future Growth | Time: 20 hours |
| Essential Question: How can individuals achieve self-congruence and conditions of worth? | Theme 2: Insurance and Pensions | |
| Essential Competences: Self-Control | New Citizenship Axis: Sustainable Development Education | |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| Implement preventive techniques aimed at maintaining self-control. | • Explains the concept of self-control.<br>• Differentiates the ways to lose or regain control.<br>• Uses self-control techniques in daily situations. | Help the students to work analytically and consciously on their self-control. |
| Demonstrate actions that promote sustainable development | • Defines the concept of sustainable development.<br>• Explains ways to stop the misuse of resources.<br>• Applies techniques to promote sustainable development. | Develop the potential of the learners by inspiring them to support sustainable development. |
| Oral and Written Comprehension | | Task Building Process: |
| Listening: Understand straightforward factual information about insurance brokers, identifying both general messages and specific details, provided speech is | • Identifies insurance brokers' terminology that it is necessary to know. | 1. Create opportunities for schemata building to introduce the meaning of unknown vocabulary, structures, and |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| clearly articulated in a generally familiar accent.<br><br>Understand straightforward information about the National Pension System of Costa Rica, provided speech is clearly articulated in a generally familiar accent. | • Distinguishes key details regarding types of insurance brokers: insurance agents, insurance agency companies, insurance brokerage companies, and authorization to financial entities from information presented orally or through media.<br>• Extracts key details from discussions about types of insurance brokers.<br>• Distinguish characteristics and critical details about the Costa Rican Pension System from information presented orally or through media.<br>• Identifies different characteristics of the administrators and basic pension schemes from information presented orally or through media. | functions for concrete actions related to insurance and pensions.<br>2. Expose learners to authentic materials for communication related to insurance and pensions.<br><br>3. Focus on linguistic elements such as functions, discourse markers, grammar, and vocabulary required to discuss the essential question.<br><br>4. Give learners controlled practice in using the target language, vocabulary, structures, and functions.<br><br>5. Engage learners in meaningful, productive tasks based on insurance and pensions.<br><br>6. Project: integration of activities. It has to be done in class. |
| Reading: Scan longer texts to gather information from different parts of the text or from different manuals to fulfill a specific | • Identifies the similarities and differences between insurance contracts to demonstrate an | |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| task related to types of insurance contracts and their similarities and differences.<br><br>Recognize when a text provides factual information and seeks to convince readers about the determinants of pension systems. | understanding of written texts.<br>• Recognizes similarities and differences between insurance contracts.<br>• Compares information given in different texts about the similarities and differences of insurance contracts.<br>• Gets the main idea of a long text that provides factual information and that seeks to convince readers of a particular pension system.<br><br>• Recognizes when a text provides factual information and seeks to convince readers of something. | |
| Oral and Written Production | | |
| Spoken Interaction: Take part in routine formal discussions which is conducted in clearly articulated speech in the standard form of the language and which involves the exchange of factual information, about general concepts of insurance theory. | • Identifies possible businesses to apply the use of data management.<br>• Describes the goals of applying data management in any business. | |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| Explain the main points of an idea with reasonable precision about the good governance of pension funds and the promotion of stability and security. | • Suggests the most common functions of data management.<br>• Exchanges thoughts, feelings, and ideas about applying good governance of pension funds and promoting stability and security.<br>• Recognizes entities supervised by SUPEN, supervisory bodies in Costa Rica and internationally, links and classification. | |
| Spoken Production: Deliver short, rehearsed announcements that, despite possibly very foreign stress and intonation, are nevertheless clearly intelligible when discussing data management.<br><br>Narrate the way taxes and incentives of retirement saving affect the public and private sectors when they are retired. | • Identifies common data management challenges.<br>• Describes data management challenges with confidence.<br>• Distinguishes possible solutions for common data management challenges.<br>• Distinguishes different types of pension funds.<br>• Plans to use the information to describe the way taxes and incentives for retirement savings affect the public and | |

| Goals<br><br>Learners can: | Performance Indicator<br>The student: | Pedagogical Task<br><br>The teacher will: |
|---|---|---|
| Produce sounds and prosodic patterns. | private sectors when people retire.<br>• Employs a range of phonological features in the target language by manipulating prosodic features of spoken discourse (e.g., stress, intonation, rhythm) to support the message intended to convey. | |
| Writing: Write straightforward, detailed descriptions of different organizations and laws in charge of regulating the insurance market<br><br>Write a brief report in a standard conventionalized format about the pension's labor capitalization fund, ensuring security and transparency or programmed pension withdrawal. | • Describes how to use organizations and laws regulating the insurance market to avoid risk or moral hazards.<br>• Uses vocabulary, grammar, and discourse markers studied in this theme to write a report about labor capitalization fund<br>• Write a simple, structured informational brochure containing information about the programmed pension withdrawal. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| Functions<br>Describing the insurance and pension systems in Costa Rica<br>Checking understanding of the terminology related to insurance and pensions<br>Taking the initiative in interaction.<br>Expressing opinions about how to work effectively with others to achieve the goal.<br>Discourse Markers<br>***Illustrating***<br>Such as<br>In the case of<br>As revealed by<br>Illustrated by<br>*Emphasizing*<br>Above all<br>In particular<br>Specially<br>Significantly<br>Indeed<br>Notably | **Present Perfect: affirmative form, harmful form, and questions.**<br>**Have + Past Participle**<br>I have invested some money in the international market.<br>Wall Street has developed an effective method to calculate yearly price modifications.<br>The Costa Rican market has taken off since the last government started promoting our country as an international brand.<br>We have already identified the market risks for the coming season.<br>**Future perfect**<br>Use the future perfect concerning actions to be completed by a specific time. | **Insurance**<br>• Insurers.<br>• Insurance agency companies.<br>• Insurance agent.<br>• Insurance brokerage companies.<br>• Insurance brokers.<br>• Reinsurers.<br>• Self-issuing operators.<br>• Auxiliary service provider.<br>• Products.<br>• Risk.<br>• Moral hazard.<br>• Insurance premium.<br>• Claims.<br>• Insurance policy.<br>• Branches and lines of insurance (general and personal).<br>• Types of insurance contracts (Individual, Collective, Peer, or free discussion).<br>• Self-Insurance.<br>• Law of Large Insurance Numbers.<br>• Actuary<br>• Law regulating the insurance market No. 8653.<br>• Insurance Contract Law No. 8956<br>• Consumer Law No 7472.<br>• Narcotics Act No 8204. | **Rhythm**<br>• **Phrasing and Pausing:**<br>Phrase: a group of words that convey meaning.<br>Pause: a brief moment of silence to emphasize meaning.<br>**Statements**<br>Nice to meet ↘you.<br>I'll be back in a ↘minute.<br>**Commands**<br>Write your name ↘here.<br>Leave it on the ↘desk.<br>**Intonation**<br>• **Phrases ending with a Falling Pitch (↘)**<br>Intonation:<br>**Wh-questions (Requesting information.)**<br>What country do you come ↘from? |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | I had better go and pick up the rest of the team members.<br>They will have finished the reports by then.<br>I will call you at six. Will you have arrived by then?<br>I will have finished it by Saturday.<br>The meeting will not have finished by 8 p.m.<br><br>**Phrasal Verbs**<br>- For Business<br>Branch out<br>Carry on / Carryout<br>Close down<br>Drop in<br>Fill out<br>Look forward to<br>Step up / Step down.<br>Take off.<br>Take over.<br>**Present Perfect Simple vs Continuous**<br>*Verb and Tense*<br>*Adverb and Time* | • Securities Market Regulatory Act No. 7732.<br>• National Council for the Supervision of the Financial System. (CONASSIF).<br>• National Insurance Institute.<br>• Rectification of the contract.<br>• Designation, revocation, or substitution of the beneficiary.<br>• Intermediation service.<br>• Contract in advance.<br>• Financial conglomerate groups.<br>• Superintendent of Insurance (SUGESE)<br>**Pensions**<br>• Pensions<br>• National Pension System of Costa Rica.<br>• (SUPEN) Supervise pension systems.<br>• Labor Capitalization Fund (FCL).<br>• Products related to pensions (plans, contracts, commissions).<br>• Authorize, regulate, supervise, and supervise plans, funds, managers, and schemes.<br>• Respond to complaints and queries related to granting | Where do you ↘work?<br><br>**Questions Tags that are statements requesting confirmation.**<br><br>He thinks he's so clever, doesn't ↘he?<br>**Exclamations**<br><br>How nice of ↘ you!<br>That's a ↘surprise! |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | • I have worked here before. Vs. I have been working here for six months<br><br>*Present Perfect Continuous with present reference (+recently /lately)*<br>• I have not been feeling well at this job lately.<br>• She is been working a lot recently.<br><br>*Present Perfect Continuous with for/since and time expressions*<br>• I have been working since three o´clock.<br>• We have been waiting for hours. | pensions or the entities that administer them.<br>• Law No. 7523 Private Complementary Pensions Regime and Amendments to the Law Regulating the Securities Market and the Commercial Code<br>• Reports and expert advice<br>• Judicial and extrajudicial representation of the Central Bank<br>• Financial sector.<br>• Ensuring security and transparency<br>• The Occupational Safety and Health Act (OSH Act)<br>• Supervision of pension funds.<br>• Protection of members' interests.<br>• Future beneficiaries.<br>• Promotion of stability and security.<br>• Good governance of pension funds.<br>• Complementary or voluntary pensions.<br>• Supplemental Retirement Plans. (SRP)<br>• Economy<br>• Monitoring.<br>• Fund administrators. | |

| Learnings | | | |
|---|---|---|---|
| **Functions and Discourse Markers** | **Grammar** | **Vocabulary** | **Phonology** |
| | *Present Perfect Continuous to Refer to ongoing states and Conditions.*<br>• I have been sitting here waiting.<br>• It is raining all day.<br>**Transitive verbs**<br>*Transitive verbs in the passive with the object as the grammatical subject.*<br>• John opened the door.<br>• The analytics understood and interpreted the dataset.<br>*Transitive verbs with for/to and indirect object*<br>• Thank him for the decision-making.<br>• Ask her for the business model.<br>Invite them to the meeting. | • Programmed withdrawal of pension.<br>• Permanent income of a pension.<br>• Tax incentives for retirement savings.<br>• Consolidation of a pension plan.<br>• Pensions for disability, old age, and death.<br>• National teachers' pensions.<br>• Single-tier pension.<br>• Unemployment assistance.<br>• Mandatory Pension Scheme (MP´s).<br>Procedures for claiming a pension | |

## References

**English Oriented to Bilingual Accounting and Finance:**

Accounting CPE Courses & Books. (27 de April de 2018). Accounting period. Obtenido de https://www.accountingtools.com/articles/what-is-an-accounting-period.html

Beare, K. (26 de setiembre de 2018). Using Language Functions to Learn and Teach English. Obtenido de https://www.thoughtco.com/using-language-functions-to-learn-3888185

California State Board of Education. (2013). California Common Core State Standards. California.

Common Core State Standards Initiative. (s.f.). English Language Arts Standards » Writing » Grade 11-12. Obtenido de http://www.corestandards.org/ELA-Literacy/W/11-12/

Comptroller of the Currency Administrator of National Banks. (2001). Internal Control. Comptroller's Handbook.

Cunningham, G. K. (1986). Educational and psychological measurement. New York: MacMillan Publishing.

Drucker, P. (2005). Negotiate in English. Obtenido de https://teacherjoe.us/BusinessNegotiation.html

English Club. (s.f.). Negotiation Vocabulary. Obtenido de https://www.englishclub.com/business-english/negotiations-vocabulary.htm

englishch-hilfen.de. (s.f.). Work, Employment – Vocabulary List. Obtenido de https://www.englisch-hilfen.de/en/words/jobs.htm

Gronlund, N. (1981). Measurement and evaluation in teaching. New York: Macmillan Publishing.

Ingram, D. (s.f.). Accounting Control Procedures. Obtenido de https://smallbusiness.chron.com/accounting-control-procedures-3938.html MARINA. (22 de octubre de 2017). Common English Phrases. Obtenido de http://www.commonenglishphrases.com/

International Ethics Standards Board for Accountants. (s.f.). 2018 International Code of Ethics. Obtenido de https://www.ethicsboard.org/iesba-code?utm_source=IFAC+Main+List&utm_campaign=577529f906-IFAC_All_Handbooks_Press_Release_2_24_162_24_2016&utm_medium

LaMarco, N. (03 de diciembre de 2018). *The Effects of Corruption on Business.* Obtenido de https://smallbusiness.chron.com/effects-corruption-business-52808.html

MANUKAU. Institute of Technology. (s.f.). Examples of Learning Outcomes (Key Performance Indicators). Obtenido de https://www.manukau.ac.nz/about/faculties-schools/education-and-social-services/workplace-literacy-programme/examples-of-workplace-learning-outcomes

Beath, R. J. (1992). Instructing and evaluating in higher education: A guidebook for planning learning outcomes. Englewood Cliffs, NJ: Educational Technology. Mc

MEPP. (s.f.). SRP PLAN INFORMATION. Obtenido de https://www.mepp.ca/page/srp-plan-info

NCVO/KNOWHOW. (23 de junio de 2017). Effective Teams. Obtenido de https://knowhow.ncvo.org.uk/your-team/people-management-skills/teams/effectiveteam/developing#clear-objectives

PEARSON. (s.f.). GSE Teacher Toolkit. Obtenido de https://www.english.com/gse/teacher-toolkit/user/lo?page=4&sort=gse;asc&gseRange=40;56&audience=GL&skill=SKL00006

Shanker, S. (26 de setiembre de 2017). Importance of Ethics in Accounting & Financial Decision Making. Obtenido de https://bizfluent.com/about-6463277-importance-accounting-financial-decision-making.html

Cervantes, C. C. V. (s. f.). CVC. Antologías de textos de didáctica del español. El enfoque por tareas (I). Michael P. Breen (7 de 12). https://cvc.cervantes.es/ensenanza/biblioteca_ele/antologia_didactica/enfoque01/breen07.htm

To Fluency. (2017, 1 marzo). English Vocabulary: Taxes | Learn English | To Fluency Show [Vídeo]. YouTube. https://www.youtube.com/watch?v=w5OBG2wFQYo

Karlton Dennis. (2021, 3 septiembre). Tax Terminology for LLC Business Owners: September 2021 [Vídeo]. YouTube. https://www.youtube.com/watch?v=g3VOJe6p21k

Mindset. (2014, 22 mayo). Comparing Accounts [Vídeo]. YouTube. https://www.youtube.com/watch?v=wnk0gKmucuo

Dr Nic's Maths and Stats. (2017, 2 febrero). Understanding Statistical Graphs and when to use them [Vídeo]. YouTube. https://www.youtube.com/watch?v=rllw15xkmUU

**General References**

Adam, S. (julio de 2004). *Using Learning Outcomes: A Consideration of the Nature, Role, Application and Implications for European Education of Employing "Learning Outcomes" at the Local, National and International Levels.* Obtenido de https://www.scirp.org/(S(351jmbntvnsjt1aadkposzje))/reference/ReferencesPapers.aspx?ReferenceID=1692948

Altamirano, D., Altamirano, D., Ojeda, E., Tunja, D., Paredes, M., Sánchez, N., Barroso, M., Gómez, M. (16 de febrero de 2022. Metodologías activas de enseñanza: Una mirada futurista al desarrollo pedagógico docente

Álvarez-Galván, J. L. (2015). Revisiones de la OCDE sobre la Educación Técnica y Formación Profesional Revisión de Destrezas más allá de la Escuela en Costa Rica. San José, Costa Rica.

AZ Revista de Educación y Cultura. (28 de noviembre de 2014). *¿Cuál es el rol del docente en el desarrollo de las competencias genéricas?* Obtenido de https://educacionyculturaaz.com/cual-es-el-rol-del-docente-en-el-desarrollo-de-las-competencias-genericas/

Cabrerizo, S. y. (2010). *Evaluación educativa de aprendizajes y competencias.* Madrid, España: Pearson Educación, S. A.

Carrasco, M. Á. (2016). *Aprendizaje, competencias y TIC.* México: Pearson.

Consejo Superior de Educación. (18 de julio de 2016). *Acuerdo CSE N° 06-37-2016: Marco Nacional De Cualificaciones Educación y Formación Técnica Profesional.* Obtenido de http://cse.go.cr/marco-nacional-de-cualificaciones-educacion-y-formacion-tecnica-profesional

Consejo Superior Universitario Centroamericano (CSUCA). (2018). *Marco de Cualificaciones para la Educación Superior Centroamerican (MCESCA): resultados de aprendizaje esperados para los niveles técnico.* Guatemala: Serviprensa.

Delors, J. (1994). *La educación encierra un tesoro.* Madrid, España: Santillana Ediciones UNESCO.

Ferreiro, R. (2007). *Nuevas alternativas de aprender y enseñar. Aprendizaje cooperativo.* México: Trillas.

Ferreiro, R. (2009). *El ABC del aprendizaje cooperativo. Trabajo en equipo para aprender y enseñar.* México: Trillas.

INA. (2020). Guía de referencia rápida para la redacción de indicadores de evaluación.

López. (2016). Aprendizaje, competencias y TIC. México. Editorial Pearson.

Manpower Group. (2018). *Resolviendo la Escasez de Talento Construir, adquirir, tomar prestado y tender puentes.* Obtenido de https://www.manpowergroup.com.ar/wps/wcm/connect/manpowergroup/ced492e5-ffa1-4538-9192-613ceeda22f4/Encuesta+de+Escasez+de+Talento+2018.pdf?MOD=AJPERES&CONVERT_TO=url&CACHEID=ced492e5-ffa1-4538-9192-613ceeda22f4

Mckeown, R. (2002). Manual de Educación para el Desarrollo Sostenible.

MEP - MTSS - INA - CONARE - UCCAEP - UNIRE. (noviembre de 2018). *Marco Nacional de Cualificaciones de la Educación y Formación Técnica Profesional de Costa Rica.* Obtenido de http://www.detce.mep.go.cr/sites/all/files/detce_mep_go_cr/adjuntos/marco_nacional_cualificaciones_.pdf

Ministerio de Educación Pública. (2006). *Manual para el desarrollo de actividades pedagógicas fuera de las instituciones educativas que ofrecen especialidades de educación técnica.* San José, Costa Rica.

Ministerio de Educación Pública. (2015). *Transformación curricular: fundamentos conceptuales en el marco de la Visión Educar para una Nueva Ciudadanía.* San José, Costa Rica.

Ministerio de Educación Pública. (2016). *Política Educativa: La persona: centro del proceso educativo y sujeto transformador de la sociedad.* San José, Costa Rica.

Ministerio de Educación Pública. (2016). *Transformación Curricular: Educar para una nueva ciudadanía.* San José, Costa Rica.

Ortiz, A. (2016). Desarrollo del pensamiento y las competencias básicas cognitivas y comunicativas. ¿Cómo formular estándares, logros e indicadores de desempeño?

Rodríguez, G e Ibarra, M.S. (2011). e-Evaluación orientada al e-aprendizaje estratégico en Educación Superior. Madrid: Narcea.

Ruiz, M. (sf). La evaluación basada en competencias. Monterrey: México.

Tobón, S. (2007). *El enfoque complejo de las competencias y el diseño curricular por ciclos propedéuticos.* Madrid, España: Grupo CIFE.

Tobón, S. (2008). Evaluación de las competencias. El enfoque complejo. Congreso internacional de competencias. Universidad Anáhuac.

Unesco. (2017). Ciudadanos del mundo para el desarrollo sostenible. Guía para le profesorado, ISBN: 9789233000612

Universidad Estatal a Distancia. (2017). Consideraciones técnico - pedagógicas en la construcción de listas de cotejo, escalas de calificación y matrices de valoración para la evaluación de los aprendizajes. Obtenido de ttps://www.uned.ac.cr/dpmd/pal/images/documentos/Profesores/consideraciones-tec-pedag-inst-evaluacion.pdf

Vosniadou, S., Lawson, M., Stephenson H. y Bodner, E. (2021). Enseñar a los estudiantes a aprender: Preparar el terreno para el aprendizaje permanente. Oficina Internacional de Educación de la UNESCO, Suiza. https://www.ibe.unesco.org/sites/default/files/resources/spanish_33_teaching_students_how_to_learn_0.pdf

Zubiría, J. (2010). Los modelos pedagógicos. Hacia una pedagogía dialogante

**Specific references**

Adam, S. (julio de 2004). *Using Learning Outcomes: A Consideration of the Nature, Role, Application, and Implications for European Education of Employing "Learning Outcomes" at the Local, National and International Levels.* Obtenido de https://www.scirp.org/(S(351jmbntvnsjt1aadkposzje))/reference/ReferencesPapers.aspx?ReferenceID=1692948

Aguilar, P.; De Gamboa, J.; Zuloaga, G.; Ballen, S. (2008). Administre su Empresa - De La Estrategia A La Práctica. 4 Tomos. México. Primera Edición. Editorial Alfaomega.

Aguilar, Pedro; DE Gamboa, Jaime; Zuloaga, Gonzalo; Ballen, Saúl. (2008). Administre su Empresa - De La Estrategia a La Práctica. 4 Tomos. México Primera Edición. Editorial Alfaomega.

Ajenjo, A.D. (2005). Dirección y Gestión de Proyectos. México. Segunda Edición, Alfaomega.

Alcázar Rodríguez. Rafael. (2006). El empresario de éxito. Guía de planes de negocios. Mc Graq Hill, México.

Altermbur, T y Gómez, R, Apertura Comercial en Centro América: nuevos retos para la industria. DEl Costa Rica.

Álvarez-Galván, J. L. (2015). *Revisiones de la OCDE sobre la Educación Técnica y Formación Profesional Revision de Destrezas mas allá de la Escuela en Costa Rica.* San José, Costa Rica.

Arancel Aduanero (vigente)

Arguedas Sanz, R., Sánchez Aristi, A. y Martín García, R. (2019). (La transformación digital en el Sector Financiero. (Ed Digital: mayo 2019). Editorial EUNED, Madrid. Recuperado de

https://books.google.co.cr/books?id=8bebDwAAQBAJ&pg=PT133&dq=Fintech:+Lo+que+la+tecnolog%C3%ADa+hace+por+las+finanzas&hl=es&sa=X&ved=0ahUKEwih0e_umeLiAhVPvlkKHXxmCXYQ6AEINDAC#v=onepage&q=Fintech%3A%20Lo%20que%20la%20tecnolog%C3%ADa%20hace%20por%20las%20finanzas&f=false

Asociación de Agentes de Aduanas de Costa Rica. Código Aduaneros Uniforme Centroamericano / CAUCA III, Ley General de Aduanas, Reglamento a la Ley General de Aduanas. (Versiones vigentes).

AZ Revista de Educación y Cultura. (28 de Noviembre de 2014). *¿Cuál es el rol del docente en el desarrollo de las competencias genéricas?* Obtenido de https://educacionyculturaaz.com/cual-es-el-rol-del-docente-en-el-desarrollo-de-las-competencias-genericas/

BAC CREDOMATIC, Módulo 8 Salud Ocupacional. Programa de Salud Ocupacional para docentes de Banca y Finanzas, San José Costa Rica.

Banco Central de Costa Rica. Nueva familia de billetes 2010.

Barquero Corrales Alfredo. (2009). Ética Profesional. San José, Costa Rica. Primera Edición. Editorial UNED. 2009

Barrantes, M.G (2010). Elementos de estadística descriptiva. San José, Costa Rica. Tercera Edición. Editorial UNED.

Berenson M .L, Levine D.M (2002).Estadística básica en administración: conceptos y aplicaciones. México.Cuarta Edición. Editorial Hispanoamericana.

Bonilla, L.B. (2004).Dirección estratégica para organizaciones inteligentes. San José, Costa Rica.Primera Edición. Editorial UNED.

C.H Garnica, C. M. (2009). Fundamentos de MARKETING. (P. M. Rojas, Trad.) Mexico: Pearson. Recuperado el 16 de Marzo de

C.H. Garnica, C. Maubert. (2009). Fundamentos de Marketing. México: Pearson.

Cabrerizo, S. y. (2010). *Evaluación educativa de aprendizajes y competencias.* Madrid, España: Pearson Educación, S. A.

Cámara de comercio internacional, (2000) Incoterms.

Canclini, N.G (2004) Diferentes, desiguales y desconectados: mapas de la interculturalidad. Primera Edición Barcelona: Gedisa.

Cárdenas Raúl y Napoles. Presupuestos. Segunda Edición. Editorial Mc Graw Hill, 2008.

Carrasco, M. Á. (2016). *Aprendizaje, competencias y TIC.* México: Pearson.

Cedeño Gómez, Álvaro. Administración de la Empresa. Décima edición, 2005. Editorial EUNED, Costa Rica.

Centro de Comercio Internacional, Guía para la Comunidad Empresarial, El Sistema Mundial del Comercio, Segunda Edición, Ginebra

Chishti, S. y Barberis, J. (2017). El futuro es el Fintech: Una Guía para Inversores, Emprendedores y Visionarios para Entender la Nueva Revolución Tecnológica. Ediciones Deusto. Barcelona. Recuperado de https://www.planetadelibros.com/libros_contenido_extra/35/34383_El_futuro_es_FINTECH.pdf

Código de Comercio, Primera Edición San José, Costa Rica, Editorial Investigaciones Jurídicas, S.A

Código de Trabajo, Primera Edición San José, Costa Rica. Editorial Investigaciones Jurídicas, S.A

Consejo Superior de Educación. (18 de julio de 2016). *Acuerdo CSE N° 06-37-2016: Marco Nacional De Cualificaciones Educación y Formación Técnica Profesional.* Obtenido de http://cse.go.cr/marco-nacional-de-cualificaciones-educacion-y-formacion-tecnica-profesional

Consejo Superior Universitario Centroamericano (CSUCA). (2018). *Marco de Cualificaciones para la Educación Superior Centroamerican (MCESCA): resultados de aprendizaje esperados para los niveles técnico.* Guatemala: Serviprensa.

Cruz, A. (2009).Marketing Electrónico Para PYMES - Cómo Vender, Promocionar Y Posicionarse En Internet México. Primera Edición. Editorial Alfaomega.

Cuevas, C. F. (2010). Contabilidad de costos. Colombia: Pearson.

De E. Andrés, (2008). Marketing - En Empresas de Servicios. España. Primera Edición. Editorial Alfaomega.

DeCenzo, R. C. (2017). Fudamentos de Administración (Décima edición ed.). (M. d. Aruejo, Trad.) México: Pearson. Recuperado el 20 de marzo de 2019.

DeCenzo, R. C. (2017). Fundamentos de Administración. México: Pearson.

Delors, J. (1994). *La educación encierra un tesoro.* Madrid, España: Santillana Ediciones UNESCO.

Díaz Mata Alfredo, Aguilera Victor. Matemáticas Financieras. Tercera Edición. Editorial Mc Graw Hill, 2013.

Díaz, Á. David y Goliat (2007). Planificación preliminar del Proyecto. México. Primera Edición. Editorial Alfaomega.

Díaz, Á. David y Goliat (2007). Programación de referencia del Proyecto. México Primera Edición. Editorial Alfaomega.

Díaz, Ál. (2007).El Arte de Dirigir Proyectos. México. Segunda Edición. Editorial Alfaomega.

Escorsa, Pere, Valls, Jaume. (2005).Tecnología E Innovación En La Empresa Dirección Y Gestión. España. Segunda Edición. Editorial Alfaomega.

Fallas, M. G, Administración de Comercio Internacional, San José Costa Rica, Primera Edición Editorial UNED.

Ferreiro, R. (2007). *Nuevas alternativas de aprender y enseñar. Aprendizaje cooperativo.* México: Trillas.

Ferreiro, R. (2009). *El ABC del aprendizaje cooperativo. Trabajo en equipo para aprender y enseñar.* México: Trillas.

Gálvez Pulido, A. (5ª Ed.). (2014). Gestión Comercial de productos y servicios financieros y los canales complementarios. Recuperado de https://books.google.co.cr/books?id=jXxXDwAAQBAJ&pg=PA3&dq=gestion+comercial+en+los+servicios+financieros&hl=es&sa=X&ved=0ahUKEwi386rmyIziAhVMwVkKHTlqAbwQ6AEIMjAC#v=onepage&q=gestion%20comercial%20en%20los%20servicios%20financieros&f=false

Gámez, C. (2005). Prática dirigida Plan de exportación de Camisas Tipo Polo para la empresa Creaciones Juan Diego, S.A a Miami, Estados Unidos". Universidad de Costa Rica.

Gitman. Lawrence. (2013) Administración Financiera. México: Editorial Pearson.

Gloria Maritza Acosta Triviño, L. A. (2009). Desarrollo del pensamiento logico matemático. Colombia: Fundación para la educación superior.

Gómez Á.C. (2005).Administración de Empresas. San José, Costa Rica. Tercera edición. Editorial UNED.

Gómez, Á., Suárez, C. (2007).Sistemas De Información - Herramientas Prácticas Para La Gestión Empresarial. España. Segunda Edición. Editorial Alfaomega.

Gómez, Á.C. (2005) Administración de empresas. San José Costa Rica. Tercera edición. Editorial UNED.

Grauner Robert y Maryann Barber. (2004). Introducción a la Informática, con Microsoft Office Xp y 2000, México Pearson Educación. Hahn Harley. Internet manual de referencia.

Grauner Robert y Maryann Barber. (2004).Introducción a la Informática, con Microsoft Office Xp y 2000. México.Primera Edición. Editorial Pearson Educación.

Greg Balanko-Dickson. Cómo preparar un Plan de Negocios Exitoso. Primera edición, 2007. Editorial Mc Graw Hill.

Guajardo, G. Contabilidad Financiera. Sexta Edición, 2013. Editorial Mc Graw Hill.

Hernández A.H. (2005). Formulación y Evaluación de proyectos de Inversión. México. Quinta Edición. Editorial Thompson.

Hernández, M. C. Hostigamiento sexual en las relaciones laborales. San José, Costa Rica. Primera edición, Editorial Juritextos.

Hill, C.W, Gareth J.R. (2005). Administración Estratégica: UN enfoque integrado. México.Sexta edición. Editorial Interamericana.

Hill, C.W, Gareth R.J. (2005). Administración Estratégica: Un enfoque integrado. México. Sexta edición. Editorial interamericana.

Horngren Charles T. Harrison Walter T. Smith Bamber Linda. Contabilidad. Quinta Edición. Editorial Pearson Educación. México. 2003

Horngren Charles T. Harrison Walter T. Smith Bamber Linda. Contabilidad. Quinta Edición. Editorial Pearson Educación. México. 2003

Horngren, D. (2017). Contabilidad. Colombia: Pearson.

Ibáñez, Andrés. (2008). Ética empresarial: Casos de decisiones difíciles que deben enfrentar jóvenes. Chile. Segunda Edición. Editorial Alfaomega.

Igual, David. (2016). Fintech: Lo que la Tecnología hace por las finanzas. Profit Editorial I. S.L.; Barcelona. Recuperado de https://books.google.co.cr/books?id=_NeADQAAQBAJ&printsec=frontcover&dq=Fintech:+Lo+que+la+tecnolog%C3%ADa+hace+por+las+finanzas&hl=es&sa=X&ved=0ahUKEwih0e_umeLiAhVPvlkKHXxmCXYQ6wEIKDAA#v=onepage&q=Fintech%3A%20Lo%20que%20la%20tecnolog%C3%ADa%20hace%20por%20las%20finanzas&f=falseKlastorin, Ted. (2005). Administración de Proyectos. México. Primera Edición. Editorial Alfaomega. México.

Koontz Harold, Heinz Weihrich, (2003). Administración una perspectiva Global, Decimo segunda Edición, Mc Graw Hill.

Largaespada Umaña, Mauricio. Mercadeo Financiero. Editorial EUNED, 2011.

Larson, Bryan. Delivering Business Intelligence. 2009. Editorial Mc Graw Hill. USA.

León G. Schiffman, Joseph Wisenblit. (2015). Comportamiento del consumidor. México: Pearson.

Lerma K.; Castro, E. M. (2010). Comercio y Marketing Internacional, Cuarta Edición. Mexico: Cengage Learning.

Lerma, A. (2000) Comercio Internacional. Guía de estudio. Tercera edición Editorial ECAFSA

Lind D.A, Marchal W.G (2004). Estadística para administración y economía. México, Onceava Edición. Editorial Alfaomega.

Lira A.C y Clueso, G. Documentación Comercial. Editorial Susaeta, San José C.R

Logistics Resource International Inc. (2001). Gerencia de Transporte y Distribución.

Luciana Pavez, V. A. (2016). Pensar en el examen de admisión. Ejercicios de razonamiento veerbal. San José, Costa Rica: Academia Matemática AMP.

Mannino, Michael V. Administración de Bases de Datos. 2007. Tercera Edición. México.

Manpower Group. (2018). *Resolviendo la Escasez de Talento Construir, adquirir, tomar prestado y tender puentes.* Obtenido de https://www.manpowergroup.com.ar/wps/wcm/connect/manpowergroup/ced492e5-ffa1-4538-9192-613ceeda22f4/Encuesta+de+Escasez+de+Talento+2018.pdf?MOD=AJPERES&CONVERT_TO=url&CACHEID=ced492e5-ffa1-4538-9192-613ceeda22f4

Manú, G.; Nelson, R.; Thoingo J.; Haftendorn K.; (2008). CODE, Conozca su empresa, Educación Empresarial en instituciones de formación profesional. Ginebra, Turín. Editores Peter Tomlinson y Klaus Haftendorn, Organización Internacional de Trabajo. Centro Internacional de Formación.

María Constanza Díaz, R. P. (2016). Presupuestos enfoque para la planeación. Colombia: Pearson.

Marlasca López Antonio. (2007). Introducción a la Ética. San José, Costa Rica. Primera Edición. Editorial UNED.

Mc Daniel, C.; Gates, R. (2005) Investigación de mercados. México. Sexta Edición. Editorial Thomson.

Meigs, R., Jan Williams, Susan Haka, Mark Bettner. Contabilidad. Decimo primera Edición, 2012. Editorial Mc Graw Hill.

MEP - MTSS - INA - CONARE - UCCAEP - UNIRE. (Noviembre de 2018). *Marco Nacional de Cualificaciones de la Educación y Formación Técnica Profesional de Costa Rica.* Obtenido de

http://www.detce.mep.go.cr/sites/all/files/detce_mep_go_cr/adjuntos/marco_nacional_cualificaciones_.pdf

Mercado H, Salvador, Director de Traffic Oversias Services, Inc, Consultores en Importaciones y Exportaciones. México DF, Editorial Limusa/Grupo Noriega Editores.

Meza Vargas, Carlos. Contabilidad: análisis de cuentas. Primera Edición. Editorial EUNED, Escoto, Roxana. El proceso Contable. Costa Rica, Editorial EUNED, 2003

Meza Vargas, Carlos. Contabilidad: análisis de cuentas. Primera Edición. Editorial EUNED. Costa Rica. 2005

Michael Matadoras Marín, José Luís Gómez Parra. Microsoft Excel, Microsoft Word, Microsoft Power Point, Office Corporation, Specialist. Manual de Entretenimiento.

MIDEPLAN, N. G. (2010). Plan Maestro del Gobierno Digital de Costa Rica. San José. Recuperado el 15 de Mayo de 2019, de http://www.firma-digital.cr/plan_maestro_gob_digital.pdf

Minervini, N. (2002). Manual del Exportador, La Ingeniería de las Exportación. México, Editorial Mc Graw Hill.

Ministerio de Educación Pública, C. N. (2006). Actividades de pensamiento crítico y creativo. San José: MEP.

Ministerio de Educación Pública. (2006). *Manual para el desarrollo de actividades pedagógicas fuera de las instituciones educativas que ofrecen especialidades de educación técnica.* San José, Costa Rica.

Ministerio de Educación Pública. (2015). *Transformación curricular: fundamentos conceptuales en el marco de la Visión Educacar para una Nueva Ciudadanía.* San José, Costa Rica.

Ministerio de Educación Pública. (2016). *Política Educativa: La persona: centro del proceso educativo y sujeto transformador de la sociedad.* San José, Costa Rica.

Ministerio de Educación Pública. (2016). *Transformación Curricular: Educar para una nueva ciudadanía.* San José, Costa Rica.

Mishkin, Frederic. (2014) Moneda, banca y mercados financieros. México: Editorial Pearson.

Murcia, J.; Díaz, F.; (2009).Proyectos - Formulación y Criterios De Evaluación. España. Primera Edición. Editorial Alfaomega.

N, G. M. (2012). Principios de Economía (Sexta edición ed.). México. Recuperado el 09 de Mayo de 2019, de http://www.jaimedv.com/eco/1c1-micro/mankiw-principios-eco-ed6.pdf

National Safety Council.Primeros auxilios y RCP. México: Alfaomega.

Norton Peter. (2006).Introducción a la computación México. Sexta Edición. Editorial Mc Graw- Hill.

O'Reilly Radar Team. Planning for Big Data. 2012. Editorial Edd Dumbill. USA.

Ortega Castro, Alonso. Introducción a las Finanzas. Segunda Edición. Editorial Mc Graw Hill, 2008.

Petr Sima, Robert Brown. Matemáticas Financieras. (Shaum). Segunda Edición. Editorial Mc Graw Hill, 2005.

Polymeni and Fabossi, Contabilidad de Costos Intermedia Editorial Mac Graw Hill, 2004.

Porter, M.E. (2006). Estrategia y ventaja competitiva. España. Primera Edición. Editorial Deusto.

Programa Institucional de Igualdad y Equidad de Género. (2007) Buenas prácticas laborales de igualdad y equidad de género, Costa Rica, ICE. Villalobos, Jose. (2007). Matemáticas financieras. México: Editorial Pearson.

Promotora de Comercio Exterior. (2001). Manual de Trámites y Documentos para Exportar. San José, Costa Rica. PROCOMER.

Ramírez, D. Contabilidad Administrativa. Novena Edición, 2013. Editorial Mc Graw Hill.

Ray Whittington, Kurt Pany. Principios de Auditoría. Décima cuarta Edición, 2004. Editorial Mc Graw Hill.

Red de Institutos de Formación Profesional REDIFP, (2014). Módulo de Producción más limpia.

Red de Institutos de Formación Profesional REDIFP, (2014). Módulo de Resonsabilidad Ambiental.

Red de Institutos de Formación Profesional REDIFP, (2014). Normas Técnicas de Competencia Laboral y Diseños Curriculares. Empleos Verdes.

Robbins, Stephen. Comportamiento organizacional. Conceptos, controversias y aplicaciones. Décima edición, 2004. Editorial Pearson Educacion, México.

Rodríguez Morales, Leopoldo. Análisis Estados Financieros. Primero Edición. Editorial Mc Graw Hill, 2012.

Rodríguez, D. (2005).Diagnóstico Organizacional. Chile. Sexta Edición. Editorial Alfaomega.

Rodríguez, D. (2006).Comportamiento Organizacional. Chile. Cuarta Edición. Editorial Alfaomega.

Romero López, Alvaro Javier. Contabilidad Intermedia. Tercera Edición. Editorial Mc Graw Hill, 2011.

Romero López, Alvaro Javier. Principios de Contabilidad. Quinta Edición. Editorial Mc Graw Hill, 2014.

Rómulo, L.G (2009) Educación e Interculturalidad, lo propio, lo nuestro lo de todos. San José, Costa Rica, MEP.

Rosales R. (2005). Formulación y Evaluación de Proyectos. San José, Costa Rica, ICAP.

Rossetti, J.P. (2002) Introducción a la Economía. México Tercera Edición. Editorial Alfaomega.

Rue, L; Byars, L. (2006). Administración - Teoría y Aplicaciones. México. Primera Edición. Editorial Alfaomega.

Rue, L; Byars, L. (2006).Administración - Teoría y Aplicaciones. México. Primera Edición. Editorial Alfaomega.

Sánchez M. (2017). Las´Fintech´, El futuro digital de las finanzas. Fintech en Español. Volumen (Edición 1), p. 36. Recuperado de https://www.finvox.com/revista/wp-content/uploads/2016/07/Revista-FinTech-en-Espan%CC%83ol-1.pdf

Sánchez, M. Manual del Derecho Procesal Aduanero, San José Costa Rica, Primera Edición Editorial Investigaciones Jurídicas, S.A

Sánchez, Oscar, y otros. (2010). Introducción a la contaduría. México: Editorial Pearson.

Sapag Ch. Nassir, (2007). Proyectos de Inversión. Formulación y Evaluación. Editorial Pearson Prentice Hall. Primera Edición.

Scott. J. La etiqueta y el protocolo en los negocios. Primera edición Alajuela, CR, 2011

Scott, J. Reglas de etiqueta frente a personas con discapacidad. Primera Edición, Alajuela, CR, 2017

Sibaja, R. C. (2002). Salud y seguridad en el trabajo. San José, Costa Rica: Editorial UNED.

Simulador de Estrategia de Negocios: Guía Del Docente. Thompson. Editorial Mc Graw Hill, 2014.

Simulador de Estrategia de Negocios: Guía Del Estudiante. Thompson. Editorial Mc Graw Hill, 2014.

Solano, C.C. (1990) Nociones Del Derecho Mercantil. San José, Costa Rica, Cuarta Reimpresión de la primera impresión Editorial EUNED.

Solano, C.C. Nociones de derecho mercantil. San José Costa Rica Editorial UNED.

Soto, E. Las PYMES ante el desafio del siglo XXI: Los Nuevos Mercados Globales. Thomson, 2004.

Stephen Ross, Randolphs Westerfield, Ford Brad. Fundamentos de Finanzas Corporativas. Décima edición, Editorial Mc Graw Hill, 2014.

Suárez, Carlos, Gómez, Álvaro. (2010).Sistemas De Información - Herramientas Prácticas Para La Gestión. España Tercera edición. Editorial Alfaomega.

Superintendencia General de Seguros, República Costa Rica. Carta de Derechos de los Consumidores.

Superintendencia General de Seguros, República Costa Rica. Mercados de Seguros, Visión Internacional y su Evolución en Costa Rica. 2013.

Superintendencia General de Seguros, República Costa Rica. Módulo I, II, III Funcionamiento del Mercado de Seguros. 2014.

Superintendencia General de Seguros, República Costa Rica. Seminario Regional de Capacitación en Seguros ASSAL-IAIS. 2013 División, Departamento y Area de Divulgación de Sistemas de Pagos. Manual Educativo, Un clic al futuro. Banco Central de Costa Rica. 2013.

Tarzijan, J; Paredes, R. (2008) Fundamentos de Estrategia Empresarial. Chile. Primera Edición. Editorial Alfaomega.

Tobón, S. (2007). *El enfoque complejo de las competencias y el diseño curricular por ciclos propedéuticos.* Madrid, España: Grupo CIFE .

Torres S. Aldho, (2002). Contabilidad de Costos, Análisis toma de decisiones, II Edición, Mc Graw Hill.

Torres Salinas, Aldo. Contabilidad de Costos. Editorial Mc Graw Hill, 2010. 3ª Edición.

Torret Sellens, J., Castillo, D., Gabaldón, P., Ruiz, E. y Sainz, J. (2010). Hacia la Banca Multicanal. La transformación del sector financiero en la economía del conocimiento. Recuperado de: https://www.academia.edu/16775159/Hacia_la_banca_multicanal_la_transformaci%C3%B3n_del_sector_financiero_en_la_econom%C3%ADa_del_conocimiento?auto=download

Tripla, Mario. (2004). Estadística. México: Editorial Pearson.

Union, E. (2015). *ECTS Users' Guide*. Luxemburgo: Publications Office.

Urrutia Merino Serna J, Finanzas Básicas, Libro de Prácticas, II Edición, aumentada y revisada, C.R, Pulpel, S.A.

Urrutia Rojas, Claudio. Matemática Financiera. Editorial EUNED, 2011.

Uzal, M. A. (2001) Solución de Controversias en el Comercio Internacional.

Valdez, V. (2017). Ética y Valores. México: Pearson.

Vargas, C. Meza. (2005). Contabilidad: análisis de cuentas. San José, Costa Rica.Primera Edición. Editorial UNED.

Villalobos Palma Marvin. (2004). Manual Curso de Internet Explorer, San José, Costa Rica.

Zbigniew Kozikowski. Matemáticas Financieras. Primera edición. Editorial Mac Graw Hill, 2007.

**Webgrafía**

2016, E. E. (2016). Recuperado el 15 de Abril de 2019, de https://ideas.coop/wp-content/uploads/2016/05/estrategiasedu2016.pdf

Acciona. (2019). Sosteniblidad para todos. Obtenido de https://www.sostenibilidad.com/vida-sostenible/una-educacion-para-el-desarrollo-sostenible-contenidos/conectadas, M. G. (s.f.). Marketing Digital. 10 tácticas de Marketing Digital para Pymes. Obtenido de https://destinonegocio.com/cr/negocio-por-internet-es_cr/marketing-digital-es_cr-cr/10-tacticas-marketing-digital-pymes/control, L. t. (15 de abril de

2019). Obtenido de http://www.ieslavaguada.com/ant/distancia/DESCARGAS-OAGT/1T/OAGT%20Tema%202.pdf

Erasmus. (24 de Abril de 2019). Reasmus. Obtenido de http://www.ieslavaguada.com/ant/distancia/DESCARGAS-OAGT/1T/OAGT%20Tema%202.pdf

Gloria Marittza Acosta Triviño, M. L. (2009). Publicación desarrollo pensamiento lógico. Obtenido de https://www.sanmateo.edu.co/documentos/publicacion-desarrollo-pensamiento-logico.pdf

Gómez, A. E. (s.f.). Recuperado el 15 de Abril de 2019, de https://repository.eafit.edu.co/bitstream/handle/10784/9568/el_juego_de_las_politicas_publicas.pdf?sequence=2&isAllowed=y

Hacienda, M. d. (Junio de 2013). Ministerio de Hacienda. Recuperado el 01 de Abril de 2019

Hacienda, M. d. (26 de Diciembre de 2014). Tributación Directa. Obtenido de https://www.hacienda.go.cr/docs/5a551ecc78af2_DGTR0602017%20Resolucion%20%20Inscripcion%20Modificacion%20y%20Desinscripcion.pdf

Hacienda, M. d. (Julio de 2016). Ministerio de Hacienda. Recuperado el 01 de Abril de 2019, de https://www.hacienda.go.cr/docs/5b61d2fe3e3ba_Marco%20conceptual%20y%20estrategico%20para%20el%20fortalecimiento%20de%20la%20GpRD%20en%20Costa%20Rica.pdf

Hacienda, M. d. (2017). Dirección General de Hacienda. Recuperado el 01 de Abril de 2019, de https://www.hacienda.go.cr/docs/5b61f36d87ab4_manext.pdf

Hacienda, M. d. (01 de Abril de 2019). Ministerio de Hacienda. Obtenido de https://www.hacienda.go.cr/docs/5a2ab3ae4a775_Tributos%20vigentes.pdf

Hacienda, M. d. (08 de Abril de 2019). Ministerio de Hacienda. Recuperado el 15 de Abril de 2019, de https://www.hacienda.go.cr/contenido/12516-gestion-para-exoneraciones

Hacienda, M. d. (s.f.). Guía metodológica. Obtenido de https://www.hacienda.go.cr/docs/5ae72ac0798bc_Guia%20de%20estructuras%20programaticas.pdf

Hacienda, M. d. (s.f.). Ministerio de Hacienda. Recuperado el 01 de Abril de 2019, de https://www.hacienda.go.cr/docs/5b61d2fe3e3ba_Marco%20conceptual%20y%20estrategico%20para%20el%20fortalecimiento%20de%20la%20GpRD%20en%20Costa%20Rica.pdf

Hacienda, M. d. (s.f.). Ministerio de Hacienda. Recuperado el 01 de Abril de 2019, de https://www.hacienda.go.cr/docs/560066fd8a5e5_Instructivo%20implementacion%20IGA%20FATCA%20DGT-I-003-2015.pdf

Hacienda, M. d. (s.f.). Ministerio de Hacienda. Recuperado el 01 de Abril de 2019, de https://www.hacienda.go.cr/docs/554936f778bfd_Presentacion%20Manual%20Registro%20de%20Conductores%20Internacionales.pdf

Internacional, A. (s.f.). Anmistía Internacional. (A. Internacional, Ed.) Recuperado el 15 de Abril de 2019, de https://www.es.amnesty.org/en-que-estamos/temas/

López, J. A. (13 de Febrero de 2014). Uso adecuado de las tarjetas de crédito y débito. Obtenido de https://es.slideshare.net/ingriddgarcia/universidad-matias-delgado-tc-13022014-1

MIDEPLAN. (s.f.). MIDEPLAN. Recuperado el 01 de Abril de 2019, de https://sites.google.com/expedientesmideplan.go.cr/pndip-2019-2022/

Ministerio Educación Pública, C. R. (2006). Actividades de pensamiento crítico y creativo. Obtenido de https://mep.janium.net/janium/Documentos/10783.pdf

Mundo, N. (11 de Diciembre de 2017). (B. Mundo, Ed.) Recuperado el 15 de Abril de 2019, de https://www.bbc.com/mundo/noticias-42304901

Nación, E. d. (s.f.). (E. d. Nación, Ed.) Recuperado el 15 de Abril de 2019, de https://www.universidades.estadonacion.or.cr/

Nación, E. d. (s.f.). Estado de la Nación. Recuperado el 15 de Abril de 2019, de https://www.universidades.estadonacion.or.cr/

Planeta, C. (s.f.). Uso inteligente de la tarjeta de crédito. Obtenido de https://www.economia.com.mx/uso_inteligente_de_la_tarjeta_de_credito.htm

Pública, M. d. (2015). Ministerio de Educación Pública. Recuperado el 15 de Abril de 2019, de http://cse.go.cr/sites/default/files/acuerdos/9-2016_educar_para_una_nueva_ciudadaniafinal.pdf

PWC. (Octubre de 2014). Recuperado el 15 de Abril de 2019, de http://www.ieslavaguada.com/ant/distancia/DESCARGAS-OAGT/1T/OAGT%20Tema%202.pdf

Seguimiento, registro, comercialización de peces. (s.f.). Obtenido de http://www.fao.org/tempref/FI/CDrom/FAO_Training/FAO_Training/General/x6709s/x6709s16.htm

Teamleader. (7 de Febrero de 2018). Técnicas de ventas: 5 técnicas modernas extremadamente efectivas. Obtenido de https://blog.teamleader.es/tecnicas-de-ventas

web, E. d. (s.f.). 7 Estrategias de Marketing Digital para Pymes y Empresas. Obtenido de https://escuela.marketingandweb.es/marketing-digital-para-pymes/

web, E. d. (s.f.). Estrategias de Marketing. Concepto, tipos y ejemplos. Obtenido de https://www.marketingandweb.es/marketing/estrategias-de-marketing-concepto-tipos/

## Journals and Magazines

Aguilar, M. (2020). Impacto del sistema de pensiones en la economía de Costa Rica: desafíos y oportunidades. Perspectivas Económicas, 18(3), 77-94. ChatGPT 3.5Ahmed, P.K., Shperd, C. D., Ramos, L.& Ramos, C. (2012). Administración de la Innovación.

Alcívar, A. (5 de junio de 2005). Social Media Banking: Fidelizar y atraer a clientes en las redes. SMMerie Fintech by innovation edge. Recuperado de https://slideplayer.es/slide/5717034/

Blank, S., Dorf, B. (2016). El manual del emprendedor. La guía paso a paso para crear una gran empresa. Barcelona, España.

Caja Costarricense de Seguro Social (CCSS). (2021). Informe anual sobre el estado del régimen de pensiones en Costa Rica. San José, Costa Rica: CCSS.

CEM, (2012). Diagnóstico emprendedor empresario. Edición Diciembre 2012, Málaga.

Chacón, L. (2019). "Impacto de la pandemia en el sector asegurador costarricense". Boletín de Estudios Económicos, 42(3), 275-290.

Chan Kim, W. (2015). LA ESTRATEGIA DEL OCEANO AZUL. Barcelona, España. BRESCA (PROFIT EDITORIAL.

Charles, T., Horngren, W., Harrison y Oliver, Suzanne. *Contabilidad*. Pearson. https://books.instituto-idema.org/sites/default/files/Contabilidad%20-%20Horngren%2C%20Harrison%20%26%20Oliver%20-%208ed.pdf

Cortés Poza. D. (noviembre 2017). Fintech: Tecnología Financiera. INCyTU. Exprés. Recuperado de https://www.foroconsultivo.org.mx/INCyTU/documentos/Completa/INCYTU_17-006.pdf

Díaz-Giménez, J. (1999). *Macroeconomía: primeros conceptos.* Editorial Antoni Bosh. https://books.google.es/books?id=yTZK03sOmDwC&printsec=frontcover&hl=es#v=onepage&q&f=false

Fallas, A. (2017). "Seguros agrícolas en Costa Rica: retos y oportunidades". Revista de Ciencias Económicas, 34(2), 215-230.

Flores, B. (9 de mayo de 2019). Fintech apoyan y Revolucionan Sector Financiero. La Republica, pp. Recuperado de https://www.larepublica.net/noticia/fintechs-apoyan-y-revolucionan-sector-financiero

González, E. (2020). "Desafíos éticos en la comercialización de seguros en Costa Rica". Ética y Economía, 19(4), 67-82. https://drive.google.com/file/d/1YZzJwveuI4-aMDYExR01uii_CSuaoXAK/view

Gray, D; BROWN, S; Macanufo,J.(2012). GAMESTORMING: 83 JUEGOS PARA INNOVADORES, INCONFORMISTAS Y GENERA DORES DEL CAMBIO. Barcelona, España. DEUSTO S.A. EDICIONES.

Keane, T., Caffin, B., Soto, M., Chauhan, A., Krishnaswamy, R., Van Dijk, G., Wadhawan, M. (S.f). Recuperado de https://es.diytoolkit.org/media/DIY_Spanish.pdf.

Knapp, J., Zeratsky., J, Kowitz, B. (2016). Sprint. Rsolver problemas y testar nuevas ideas en solo cinco días.

Madura, J. (2008). *Mercados e instituciones financieras.* CENCAGE Learning. https://gc.scalahed.com/recursos/files/r161r/w25558w/D1FZ110_S6_MADURA.pdf

Martín, A., Fernández, S., López, V. y Rodríguez, I. (abril de 2009). M-Banking: Oportunidades y barreras para el desarrollo de servicios financieros a través de tecnologías móviles en América Latina y el Caribe. Serie de Monografías FOMIN. Recuperado de https://issuu.com/idb_publications/docs/technicalnotes_es_8566

Megías, J. (2017). Los 7 pecados capitales del emprendedor. Ensayo.

Murillo, D., & Hernández, A. (2018). Pensiones en Costa Rica: diagnóstico y propuestas de reforma. San José, Costa Rica: FLACSO.

Osterwalder, A;Pigneur,Y.(2011) Generación Modelos de negocios. Barcelona, España. DEUSTO S.A. EDICIONES.

Osterwalder,A (2015). Diseñando la propuesta de valor: como crear los productos y servicios que tus clientes están esperando. Barcelona, España. deusto s.a. Ediciones.

Osterwalder., A, Pigneur, Y. (2009). Business model generation.

Osterwalder A., Pigneau, Y. (2012). Generación de modelos de negocio. DEUSTO S.A. EDICIONES.

Pearson Education, Mexico. ISBN: 9786073208550

Ramírez, J., & Chacón, M. (2019). Retos del sistema de pensiones en Costa Rica frente al envejecimiento poblacional. Estudios Sociales, 37(2), 123-140.

RIES, E. (2012). EL METODO DE LEAN STARTUP. Barcelona, España. DEUSTO S.A. EDICIONES.

Ries, E. (2013). El método Lean Startup: Cómo crear empresas de éxito utilizando la innovación continua. Deusto.

Ries, E. (2018). El camino hacia el Lean Startup: Cómo aprovechar la visión emprendedora para transformar la cultura de tu empresa e impulsar el crecimiento a largo plazo

Rodríguez, E., & Solano, M. (2020). Sistema de pensiones en Costa Rica: análisis crítico y perspectivas de futuro. Revista de Economía y Finanzas, 15(2), 45-62.

Rodríguez, J. (2020). "El mercado de seguros en Costa Rica: evolución y perspectivas". Revista de Economía y Finanzas, 27(2), 45-58.

Roth, B. (2017). El hábito del logro. Alcanza tu máximo potencial y toma el control de tu vida. Conecta.

Salazar, M. (2018). "Regulación y supervisión del mercado de seguros en Costa Rica". Anales de Derecho, 35(1), 112-130.

Sánchez Mendoza, J. (agosto 2016). Las´Fintech´, El futuro digital de las finanzas. Fintech en español. Recuperado de https://www.finvox.com/revista/wp-content/uploads/2016/07/Revista-FinTech-en-Espan%CC%83ol-1.pdf

Sánchez, R. (2021). "Innovación y digitalización en las aseguradoras costarricenses". Revista de Gestión y Estrategia, 38(1), 87-102.

Santillana, J. (2015). *Sistemas de control interno.* Pearson. https://www.pearsonenespanol.com/docs/librariesprovider5/santillana/9786073231190_santillana_resolucion_pdf51e66e8b436366b1aea8ff00004a2a88.pdf

Solís, F. (2017). Análisis comparativo de los sistemas de pensiones en América Latina: el caso de Costa Rica. Revista de Estudios Económicos, 32(1), 89-106.

Superintendencia General de Seguros (2013). *Mercado de seguros: visión internacional y su evolución en Costa Rica.* https://www.sugese.fi.cr/seccion-publicaciones/LibrosElectronicos/SUGESE_Mercado_de_Seguros-3.pdf

Willemien, B. (2017). Visual Thinking: Empowering People & Organizations through Visual Collaboration. BIS Publishers B.V.

## Web Resources

Foros y recursos Business Model Canvas

https://www.strategyzer.com/canvas

http://blog.hypeinnovation.com/the-collaborative-innovation-canvas-a-visual-strategy

### Recursos, dinámicas y actividades para la generación de ideas y creatividad

https://gamestorming.com/

https://xblog.xplane.com/three-tools-to-more-effectively-collaborate-across-your-organization

### Foros y recursos Lean Canvas

https://www.incae.edu/es/blog/2018/05/21/lean-canvas-un-lienzo-para-emprendedores.html

http://leanstartup.pbworks.com/w/page/15765221/FrontPage

http://www.leanstartupcircle.com/

https://groups.google.com/forum/#!forum/lean-startup-circle

### Herramientas de innovación pública

https://www.lab.gob.cl/metodologias/

### Podcast recomendados

Smart Passive Income, Patt Flynn

Seth Godin's Startup School, Seth Godin

Entrepreneur on Fire, John Lee Dumas

Libros para Emprendedores, Luis Ramos

## Glossary of Terms

| Concept | Definition |
|---|---|
| **Activities with nodes** | It is a point of intersection, connection or union of several elements that converge in the same place. |
| **Business activity** | The self-management of the means of production and human resources, or one or both, for the purpose of intervening in the production or distribution of goods or services. |
| **Customs** | Public office of the State, located at borders, ports or airports, where the goods and merchandise being imported or exported are registered and the duties owed are collected according to the corresponding tariff. |
| **Tax Administration** | It is an entity of the National Executive in charge of enforcing functions, verifying and supervising compliance with tax laws, that is to say, it is in charge of controlling taxes and duties in the country. |
| **Audiovisual aids** | They are a set of mechanical, electrical and/or electronic devices that help to transmit the speech more effectively; to be heard and visualized. |
| **Virtual Tax Administration (VTA)** | It is a new virtual tool that facilitates the filing of returns online with a 24-hour service every day of the year and the user can enter from any computer with internet. |
| **Project management** | It is the set of activities developed by a person or an entity to plan and execute a certain objective, using a digital tool. |
| **Self-assessment** | It is a type of tax declaration made by the taxpayers themselves and in which the taxable base and the amount of taxes to be paid to the administration are calculated. |
| **Travel Agency** | It is a private company that acts as an intermediary between its clients and certain travel suppliers, such as airlines, hotels, cruises, among others, offering the former better contracting conditions for the trips they wish to undertake. |
| **Insurance Agent** | It is a professional, individual or legal entity linked to a specific insurance company by an insurance agency contract and on an exclusive basis. |

| Concept | Definition |
|---|---|
| **Legislative Assembly** | Government body responsible for the legislative function of the Federal District in those matters granted to it by the Constitution and whose powers are conferred by its Organic Law. |
| **Insurance** | It may be a natural person or a company engaged in the insurance of risks to third parties, that is to say, its main activity consists of protecting those material assets from certain risks to which they are exposed. |
| **Insurance** | It may be a natural person or a company engaged in the insurance of risks to third parties, i.e., its main activity consists of protecting tangible assets from certain risks to which they are exposed. |
| **Big data** | It is an evolving term that describes any voluminous amount of structured, semi-structured and unstructured data that has the potential to be mined for information. |
| **Newsletter** | It is a publication that generally comes in the form of a booklet. |
| **Canvas** | A tool for defining and creating innovative business models that simplifies four major areas: customers, offer, infrastructure and economic viability. |
| **Bid poster** | A set of clauses drafted by the administration, specifying what is being tendered and establishing the conditions of all kinds that will govern the future contract. |
| **Circle of violence** | It is a repetitive sequence, which often explains the cases of chronic mistreatment. |
| **Coding** | It is a combination of signs (numbers, letters, etc.) that has a certain value within the framework of a system or that enables the reformulation and understanding of a specialized technical message. |
| **Professional associations** | They are Public Law Corporations, with their own legal personality and full capacity to achieve their purposes, which are essentially the regulation of the exercise of the professions, the exclusive institutional representation of the same when they are subject to collegiality. |
| **Public procurement** | It is the acquisition and contracting of works, goods and services by the Public Administration, which guarantee the operability and help the fulfillment of the purposes of the public sector. |

| Concept | Definition |
|---|---|
| **Consumer** | It is a person or organization that demands goods or services in exchange for money provided by the producer or supplier of goods or services. In other words, it is an economic agent with a series of needs. |
| **Collective Agreement** | An agreement entered into between one or more labor unions and their respective employers to regulate the conditions under which work is to be performed and other matters relating thereto. |
| **National Accounting** | It is a synthesized numerical record, which describes the characteristics and the result of an economic system, through a set of accounts, which provide a systematic numerical representation of economic activity. |
| **Administrative Contracting** | It is the formal act by which a person (natural or legal) assigns to another a right, a contract, a royalty, a payment. |
| **Insurance Brokerage** | It is a person who acts as an intermediary for several insurance companies, without being exclusively linked to any of them, marketing insurance contracts to his clients, in order to obtain a commission for this sale. |
| **Tax Culture** | It is a transversal subject that goes beyond the mere transmission of definitions and contents of the Public Treasury and focuses, above all, on educating in values such as equality, solidarity and equity, as well as fiscal awareness and responsibility. |
| **Intelligent Community Center (CECI)** | They are a national network of Intelligent Community Centers located in different parts of the country. Each center consists of a laboratory equipped with state-of-the-art computers, thus offering various services to the community. |
| **Quality Certificates (ISO)** | This document stipulates that the detailed merchandise meets the quality conditions stipulated in the purchase contract. It is requested by the buyer and can be issued by the manufacturer itself or, if necessary, by the competent Official Body. |
| **Code of Tax Rules and Procedures** | The provisions of this Code are applicable to all taxes and legal relations derived therefrom, except as regulated by special legislation. |
| **Special Contribution** | It is the tax whose obligation has as a generating fact benefits derived from the performance of public works or state activities, exercised in a decentralized form or not; and whose proceeds must not have a destination outside the financing of the works or activities that constitute the raison d'être of the obligation. |

| Concept | Definition |
|---|---|
| **Declar@** | System used by the tax authorities to generate tax returns. |
| **Tax declaration** | It is any document filed before the Tax Administration where the realization of any relevant fact for the application of taxes is acknowledged or declared. |
| **Decree** | A decision of the Council of Ministers, or an equivalent entity, that approves provisions of a general nature. |
| **Customs duties** | These are taxes or duties levied on goods traded internationally. |
| **Consular law** | A set of principles, doctrines, legal norms, uses and international customs that regulate the consular institution in general and the activity of the consul in particular, which are of benefit to the receiving state. |
| **Donations** | They are deducted as an income tax expense, provided they are made to institutions authorized by law. Such expenses must be duly substantiated. |
| **Energy Efficiency** | It refers to the use of technologies that require less energy to achieve the same performance or perform the same function. |
| **Authorized company** | An entity officially designated as a tax collector. |
| **Entrepreneurship** | It is a term widely used in the business world, due to its relationship with the creation of companies, new products or product innovation. |
| **Export** | They are the set of goods and services sold by a country in foreign territory for its use. |
| **Exemption** | It consists of a tax benefit by which, even when the taxpayer realizes the factual budget qualified by the legislator as taxable event, the effects of the latter are not generated, an exemption does not prevent the realization of the taxable event, but, once it is realized, the birth of the tax liability does not occur. |
| **International Monetary Fund** | It is an intergovernmental organization created in 1945 by the UN on the basis of the Bretton Woods agreements whose objectives are to promote sustainable international exchange rate policies, facilitate international trade and reduce world poverty. |
| **Gantt Chart** | It is an illustrated bar chart that defines the tasks and timelines for a project. |
| **Integrated Waste Manager** | The articulated and interrelated set of regulatory, operational, financial, administrative, educational, planning, monitoring and evaluation actions for waste management, from generation to final disposal. |

| Concept | Definition |
|---|---|
| **Business Management** | It is that business activity that through different specialized individuals, such as: institutional directors, consultants, producers, managers, among others, and actions, will seek to improve the productivity and competitiveness of a company or business. |
| **Public administration** | It can be defined as the application of all the processes and instruments of public administration to achieve the objectives of development and welfare of the population. |
| **Gender** | The male sex or the female sex, especially when considered with reference to social and cultural differences rather than biological ones, or one of a range of other identities that do not correspond to established ideas of male and female. |
| **Gobierno digital** | |
| **Hecho imponible** | It includes all those activities based on modern information technologies, particularly the Internet, which the State develops to increase the efficiency of public management, improve the services offered to citizens and provide government actions with a framework. |
| **Holgura** | It is an element of the tax that is defined as the circumstance or budget of fact, of a legal or economic nature, that the law establishes to configure each tax, whose realization originates the birth of the main tax obligation, i.e., the payment of the tax. |
| **Importación** | It is the amount of time that the end of a set of activities that form a path can be delayed without affecting the completion of the project. |
| **Impuesto** | It is the set of goods and services purchased by a country in foreign territory for use in national territory. |
| **Industria 4.0** | It is the tax whose obligation has as a generating fact a situation independent of any state activity related to the taxpayer. |
| **Infracción administrativa** | These are expressions that refer to a hypothetical fourth mega-stage of the technical-economic evolution of mankind, starting from the First Industrial Revolution. |
| **Innovación** | They are violations of the legal system, i.e., non-compliance with rules of this nature. |

| Concept | Definition |
|---|---|
| **Institución autónoma** | It is a change that introduces novelties, and refers to modifying existing elements in order to improve them, although it is also possible in the implementation of totally new elements. |
| **Inteligencia en Negocios (BI)** | They are entities belonging to the central administration with the particularity that they have administrative and financial independence. |
| **Law** | Rule or norm established by a higher authority to regulate, in accordance with justice, some aspect of social relations. |
| **Law 2248** | Pension and Retirement Law for the National Teachers. |
| **Law 4961** | Tax reform and law of consolidation of selective consumption tax and its reforms. |
| **Law 5923** | Education and Culture Stamps |
| **Law 6826** | Sales tax. |
| **Law 7092** | Income tax. |
| **Law 7472** | Consumer law. |
| **Law 7732** | Law regulating the insurance market. |
| **Law 7972** | Tax charge on beer, liquor and cigarettes. |
| **Law 7983** | Worker protection law. |
| **Law 8114** | Tax simplification and efficiency |
| **Law 8204** | Law on narcotics, psychotropic substances, drugs of unauthorized use, related activities, money laundering and financing of terrorism No. 7786 of April 30, 1998. The latter is the law in force). |
| **Law 8262**<br><br>**Strengthening of small and medium-sized enterprises and their reforms.** | Regulates the prevention, supply, prescription, administration, handling, use, possession, traffic and commercialization of narcotics, psychotropic drugs, inhalable substances and other drugs and medicines susceptible of producing physical or psychic dependencies, among others. |
| **Law 8399** | Taxes on cigarettes and liquor for social protection plan. |
| **Law 8653** | Law regulating the insurance market. |
| **Law 8683** | Solidarity tax for the strengthening of housing programs. |

| Concept | Definition |
|---|---|
| **Law 8956** | Insurance contract law. |
| **Law 9050** | Tax on casinos and call forwarding companies. |
| **Law 9028** | Control of tobacco and its harmful effects on health. |
| **Law 9428** | Tax on legal entities. |
| **Law 9635** | Law for the strengthening of public finances. |
| **Law Large Numbers** | The behavior of the average of a succession of random variables as the number of trials increases. |
| **Manual/Handbook** | It is a book or booklet in which the basic, essential aspects of a subject, discipline or specialty are collected. |
| **National Qualifications Framework** | It is a unique and consensual instrument that brings together a set of qualifications, presenting them in an orderly manner by levels associated with different types of qualification, which can be regional, national and sectoral in scope. |
| **Insurance Market** | In this market, individuals or companies can find a wide range of insurance -offered by insurance companies- to protect themselves against future losses, whether of real or personal property, as well as the life of individuals, among many others. |
| **Ministry of Finance** | Entity that administers the financial resources of the State. |
| **Business Model** | It is a tool prior to the business plan that allows to clearly define what is going to be offered to the market, how it is going to be done, to whom it is going to be sold, how it is going to be sold and how it is going to generate income. |
| **Municipality** | It is the state corporation whose function is to administer a city or town. |
| **Nomenclature** | A set of terms or words used in a science, technique, or specialty, or by an author. |
| **Standard** | It is a mandate or rule that aims to direct the behavior of society. Specifically, the legal rule confers rights and imposes duties on individuals in society. |
| **Sealed paper** | A special type of paper that contains a stamp tax, and is required, in certain countries, to carry out judicial or administrative procedures. |
| **Patent** | A document issued by an authority accrediting a condition or merit or giving authorization to do something. |
| **Occupational Profile** | It is the clear description of the set of skills and competencies that identify the training of a person to responsibly face the functions and tasks of a particular profession or job. |

| Concept | Definition |
|---|---|
| **Bicentennial National Development and Public Investment Plan** | The purpose of this document is to contribute to the strengthening of the State's capacity to define objectives, establish priorities, formulate goals and allocate resources, as well as to follow up and evaluate the policies, plans, programs or projects to be implemented during the 2019-2022 period, in order to set a north, a direction, a path for our country and thus contribute to face the main challenges that the country faces and, above all, to improve the provision of public goods and services to the citizens. |
| **Capital gains** | An increase in the value of a thing, especially real estate, due to extrinsic circumstances and independent of any improvement made to it. |
| **Procedure** | Method or way of processing or executing something. |
| **Blue Flag Program** | It is an award or distinctive that is granted annually, which rewards the effort and voluntary work in the pursuit of conservation and development, in accordance with the protection of natural resources, the implementation of actions to address climate change, among others. |
| **Supplier** | It is a person or a company that supplies other companies with stock (items), which will be sold directly or transformed for subsequent sale. |
| **Insurance policy** | It is a document that gives validity to the insurance contract made and signed in conformity by both the insured and the insurer, in which the rules, rights and obligations of the parties involved are specified. |
| **Treasury Budget** | It is a budget reflecting the payments and collections to be made by the company during a financial year. |
| **Insurance Premium** | It is the price of insurance, i.e., the price that the insured pays to his insurance company for the coverage he receives for the insured risk. |
| **PERT Programming** | It is a method used to plan projects in which a large number of activities need to be coordinated. |
| **Reinsurance** | The reinsurance company is an entity that, through a reinsurance contract, accepts the coverage of one or more risks assumed by another. |
| **Customs Regime** | It is the set of operations that are related to a specific customs destination of a merchandise according to the declaration presented by the interested party at customs. |

| Concept | Definition |
|---|---|
| **Simplified Tax Regime** | It is an option that can be used by small businesses such as bars, flower shops, sodas and other retail stores, since it facilitates the management of accounting and allows them to declare based on their purchases, not according to their income. |
| **Single Tax Registration** | Every individual or legal entity is obliged to register in the Single Tax Registry when starting any activity or business of a lucrative nature (sale of goods or rendering of services), subject to any tax under the administration of the General Directorate of Taxation. |
| **Regulation** | An ordered set of rules or precepts dictated by the competent authority for the execution of a law, for the operation of a corporation, a service or any activity. |
| **Risk** | It is the future and uncertain event that does not depend exclusively on the will of the policyholder, the insured or the beneficiary, and whose materialization gives rise to the obligation of the insurance company. |
| **Critical Path (CPM)** | It is the sequence of the terminal elements of the project network with the longest duration between them, determining the shortest time in which it is possible to complete the project. |
| **Credit balances** | A taxpayer has the right to request from the Tax Administration the refund of credit balances that have been generated in the due or undue cancellation of taxes, payments on account, penalties and interest, as well as the interest on the amounts to be refunded, when applicable. |
| **Administrative penalties** | Any wrong infringed by the Administration to a taxpayer as a consequence of an illegal conduct, resulting from an administrative procedure. |
| **Insurance** | A practice or arrangement by which a company or government agency provides a guarantee of compensation for specified loss, damage, illness, or death in return for payment of a premium. |
| **Expeditable auto insurance** | It is a contract, called insurance policy, whereby an Insurance Company (the insurer) undertakes, through the collection of a premium and in the event of the occurrence of the event whose risk is the object of coverage, to indemnify, within the agreed limits, the damage caused to the insured. |
| **Sexism** | These are low-cost policies, easy to subscribe, and do not require prior examinations for their issuance. |

| Concept | Definition |
|---|---|
| **Unionism** | Discriminatory attitude of those who undervalue persons of the opposite sex or distinguish between persons according to their sex. |
| **Claims** | The part of the labor movement that is organized through unions, an organization that brings together workers based on the work they perform in order to defend their common interests before employers and governments, which appeared in the 19th century. |
| **Integrated Public Procurement System (SICOP)** | It is an accident or damage that may be indemnified by the insurer. Applied to the insurance contract, the loss is the realization of the covered risk and the birth of the insurer's benefit. |
| **National tax system** | It is a purchasing portal with technological tools whose purpose is to manage the contracting and purchasing processes carried out by a company or administration in order to obtain more and better suppliers, seek better prices and offer greater transparency and rigor in these contracting processes. |
| **Websites** | It is the ordered set of rules, principles and institutions that regulate the relationships arising from the application of taxes in the country. |
| **Insurance brokerage company** | A person who acts as an intermediary for several insurance companies, without being exclusively linked to any of them, marketing insurance contracts to their clients in order to obtain a commission for this sale. |
| **Tax transparency** | It is one of the theoretical conditions necessary for a free market policy to be efficient. It is related to accountability. |
| **Curricular transformation** | It is an important area of the Educational Reform that curricularly organizes the National Educational System by levels, cycles and grades / stages in addition to principles, purposes and policies that respond to the demands of the socio-cultural context. |
| **Tax** | It is the tax whose obligation has as a generating fact the effective or potential provision of a public service individualized in the taxpayer; and whose product must not have a destination outside the service that constitutes the raison d'être of the obligation. |
| **Transfer of real estate** | This tax is levied on the transfer, under any title, of real estate, whether or not registered in the Public Registry of Property, being understood as transfer any legal |

| Concept | Definition |
|---|---|
| | business by which real estate is transferred, directly or indirectly, according to the legal nature of the respective business and not to the denomination given to it by the parties. Indirect transfer means any legal transaction involving the transfer of the power of control over a legal entity that owns the real estate. |
| **Treasury** | It is the area of a company in which all actions related to monetary or cash flow operations are organized and managed (this includes collections for company activities, payments to suppliers, bank transactions and any other movement of a company's cash). |
| **ICTs** | Information and Communication Technologies, also known as ICT, are the set of technologies developed to manage information and send it from one place to another. |
| **Taxes** | They are public law revenues consisting of compulsory pecuniary benefits, unilaterally imposed by the State, demanded by the Public Administration as a consequence of the realization of the taxable event to which the law binds in the duty to contribute. |
| **Customs value** | It is the result of the transaction value, or price paid for the goods, plus the expenses incurred abroad, or incrementable. Such customs value is the taxable base for the General Import Tax (IGI) and the Customs Processing Duty (DTA). |
| **Fiscal value** | The fiscal or cadastral value of a property is the value assigned to it from the real estate tax and is calculated taking into account the value of the land, the construction and the rate of use in the relationship between both. |
| **CIF Value (Cost, Insurance and Freight)** | It is a purchase and sale clause that includes the value of the goods in the country of origin, freight and insurance to the point of destination. |
| **FOB Value (free on board)** | It refers to the sale value of the goods at their place of origin plus the cost of freight, insurance and other expenses necessary to get the goods to the Customs office of departure. |
| **Tutorial video** | It is the technology of capturing, recording, processing, storing, transmitting and reconstructing by digital or analog electronic means a sequence of images representing scenes in motion. |

# Appendix

## Apéndice A. Estándar de Cualificación

FR MNC 03
EDICIÓN 01
Aprobado 02/02/2018

**CATÁLOGO DE CUALIFICACIONES DE LA EDUCACIÓN Y FORMACIÓN TÉCNICA PROFESIONAL DE COSTA RICA**

**Estándar de Cualificación**

**Contabilidad**

**Código**
**0411-01-01-4**

***Versión 01***

***Noviembre, 2018***



**EL MARCO NACIONAL DE CUALIFICACIONES DE LA EDUCACIÓN Y FORMACIÓN TÉCNICA PROFESIONAL DE COSTA RICA**

**Aprobación**

El Marco Nacional de Cualificaciones de la Educación y Formación Técnica Profesional de Costa Rica (MNC-EFTP-CR) fue aprobado en la sesión nº 37-2016, celebrada por el Consejo Superior de Educación el día 18 de julio del 2016, mediante acuerdo nº 06-37-2016, según consta en el Decreto Ejecutivo Nº 39851-MEP-MTSS, el cual fue publicado el martes 6 de setiembre del 2016 en el Alcance N° 161A de la Gaceta.

En cuanto a su definición, propósito general y componentes, el documento del MNC-EFTP-CR (2016), en su Capítulo III, establece:

- **Definición**
  El Marco Nacional de Cualificaciones de Educación y Formación Técnica Profesional de Costa Rica (MNC-EFTP-CR) es la estructura reconocida nacionalmente, que norma las cualificaciones y las competencias asociadas a partir de un conjunto de criterios técnicos contenidos en los descriptores, con el fin de guiar la formación; clasificar las ocupaciones y puestos para empleo; y facilitar la movilidad de las personas en los diferentes niveles; todo lo anterior de acuerdo con la dinámica del mercado laboral. (p.42)
- **Propósito general**
  El MNC-EFTP-CR norma el subsistema de educación y formación técnica profesional, a través de la estandarización de los niveles de formación, descriptores, duración y perfiles de ingreso y egreso de la formación, entre otros. Establece la articulación vertical y horizontal en el sistema educativo costarricense y orienta la atención de la demanda laboral. (p.42)
- **Componentes**
  El MNC-EFTP-CR establece un sistema de nomenclatura de cinco niveles de técnico. Cada nivel de cualificación cuenta con su respectivo descriptor, requisito mínimo de escolaridad para el ingreso, rango de duración del plan de estudios y requisito mínimo de escolaridad para la titulación. (p.43)

Con respecto a los Estándares de cualificación y al Catálogo Nacional de Cualificaciones (CNC) el MNC-EFTP-CR, establece:

> Los estándares pueden entenderse como definiciones de lo que una persona debe saber, hacer, ser y convivir para ser considerado competente en un nivel de cualificación. Los estándares describen lo que se debe lograr como resultado del aprendizaje de calidad.

2

El estándar de cualificación es un documento de carácter oficial aplicable en toda la República de Costa Rica, establece los lineamientos para la formulación y alineación de los planes de estudios y programas de la EFTP, que se desarrollan en las organizaciones educativas. (p.8)

El Catálogo Nacional de Cualificaciones (CNC) asume la organización por campos de la educación que establece la CINE-F-2013, agregando el Campo de la Oferta Educativa y se subdivide en Campo Profesión y el Campo Cualificación reconocida a nivel nacional e internacional, las cuales son asociadas al Clasificador de Ocupaciones de Costa Rica (COCR) u otros. (p.1)

La metodología incorpora la Clasificación Internacional Normalizada de la Educación (CINE-F-2013)[1] con el objetivo de codificar las cualificaciones para el Catálogo Nacional de Cualificaciones de EFTP, normalizar la oferta educativa y los indicadores de la estadística de la EFTP en el ámbito nacional e internacional. (p.1)

**El Campo Detallado**

Según Clasificación Internacional Normalizada de la Educación, Campos de la Educación y la Formación 2013 (CINE-F 2013) – Descripción de los campos detallados, el campo detallado ***0411 Contabilidad e impuestos***, incluye:

Contabilidad e impuestos es el estudio del mantenimiento, la auditoría y el registro de las transacciones financieras.

Los programas y certificaciones con los siguientes contenidos principales se clasifican aquí:

- Contabilidad
- Auditoría
- Teneduría de libros
- Contabilidad tributaria
- Gestión fiscal

[1] Hace referencia a: Campos de Educación y Capacitación 2013 de la CINE (ISCED-F-2013)



**Estándar de Cualificación**
Contabilidad
0411-01-01-4

**CRÉDITOS**

**Elaboración**

- **Instituciones de EFTP y personas representantes que participaron en el desarrollo del EC:**

INA. José Alemán Mora
INA. Sandra Martínez Zúñiga
INA. Rosario Muñoz Roldán
INA. Laura Vargas Jiménez
MEP. Rocío Quirós Campos
MEP. Jennorie Méndez Contreras

**Aprobación**

| | | |
|---|---|---|
| **Edgar Mora Altamirano** | **05-Nov-2018** | |
| **Nombre y Firma del Ministro de Educación Pública, Presidente de la CIIS** | *Fecha y* | *sello* |
| **Pablo Masís Boniche** | **05-Nov-2018** | |
| **Nombre y firma de la persona coordinadora del Equipo Técnico de la CIIS** | *Fecha y* | *sello* |

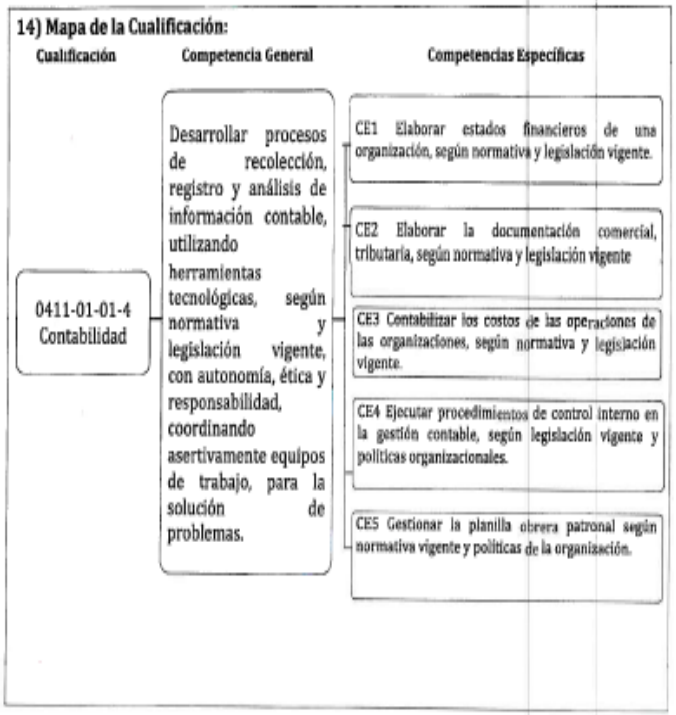
**Acuerdo de aprobación oficial**

El presente Estándar de Cualificación fue aprobado por la Comisión Interinstitucional para la Implementación y Seguimiento del Marco Nacional de Cualificaciones de la Educación y Formación Técnico Profesional de Costa Rica, mediante el Acuerdo N°03-03-2018, el día cinco del mes noviembre el año dos mil dieciocho.

| I. IDENTIFICACIÓN DE LA CUALIFICACIÓN | |
|---|---|
| **1) Código Cualificación:** 0411-01-01-4 | |
| **2) Cualificación (Nombre):** Contabilidad | |
| **3) Nivel de cualificación:** Técnico 4 | |
| **4) Campo Amplio:** 04 Administración de Empresas y de Derecho | **5) Campo Específico:** 041 Educación comercial y administración |
| **6) Campo Detallado:** 0411 Contabilidad e Impuestos | **7) Campo Profesión:** 0411-01 Contabilidad |
| **8) Campo Cualificación:** 0411-01-01 Contabilidad | **9) Tiempo de Vigencia del Estándar de Cualificación:** 5 años |
| **10) Fecha de actualización:** 2023 | **11) Nivel de escolaridad requerido:** Educación Diversificada |
| **12) Competencia General:** Desarrollar procesos de recolección, registro y análisis de información contable, utilizando herramientas tecnológicas, según normativa y legislación vigente, con autonomía, ética y responsabilidad, coordinando asertivamente equipos de trabajo, para la solución de problemas. | |
| **13) Competencias específicas de otros estándares de cualificación requeridas para la titulación de este:**<br>CE1. Registrar la información transaccional según los procedimientos y normativa vigente.<br>CE 2.Controlar los saldos de los registros auxiliares con el sistema de contabilidad, según normativa y procedimientos establecidos. | |

**Estándar de Cualificación**
Contabilidad
0411-01-01-4

**14) Mapa de la Cualificación:**



| Competencias específicas (CE) | Resultados de aprendizaje |
|---|---|
| **CE2** Elaborar la documentación comercial, tributaria, según normativa y legislación vigente. | ***La persona es competente cuando:***<br>1. Interpreta documentación comercial y tributaria.<br>2. Identifica la organización y funcionamiento de las herramientas de la administración tributaria.<br>3. Recopila datos de la información contable para completar la documentación comercial y tributaria.<br>4. Aplica procedimientos para el trámite de documentos comerciales y tributarios, según normativa vigente. |
| **EVALUACIÓN DEL LOGRO DE LA COMPETENCIA ESPECÍFICA N°2** | |
| **Evidencias CE2** | |
| **Conocimiento:** | ✓ Sistemas de Administración Tributaria Virtual.<br>*En relación con la adquisición de una lengua extranjera:*<br>✓ Comprende textos de uso habitual y cotidiano relacionados con la descripción de acontecimientos de su entorno laboral.<br>✓ Elabora textos sencillos y bien enlazados sobre temas de interés laboral. |
| **Desempeño:** | ✓ No aplica |
| **Producto:** | ✓ Documentación comercial y tributaria completada según normativa y legislación vigente.<br>**Nota:** Los productos los realiza según normativa y legislación vigente. |

| | |
|---|---|
| **Conocimiento:** | ✓ Normativa contable y financiera vigente<br>✓ Sistemas de información contable.<br>*En relación con la adquisición de una lengua extranjera:*<br>1. Comprende textos de uso habitual y cotidiano |

[2] Resultados de aprendizaje según elementos del descriptor: Aplicación y saberes disciplinarios.



| | |
|---|---|
| | relacionados con la descripción de acontecimientos de su entorno laboral.<br>2. Elabora textos sencillos y bien enlazados sobre temas de interés laboral. |
| **Desempeño:** | ✓ Ejecuta el proceso de análisis y clasificación de documentos<br>✓ Ejecuta el proceso de registro en los libros de Contabilidad oportuno y completo.<br>**Nota:** Los desempeños los realiza según normativa y legislación vigente, con autonomía, ética y responsabilidad, coordinando asertivamente equipos de trabajo, para la solución de problemas. |
| **Producto:** | ✓ Comprobantes electrónicos y otros documentos de naturaleza contable archivados.<br>✓ Informes contables y financieros, según normativa y legislación vigente.<br>✓ Estados financieros clasificados y sus anexos, según normativa y legislación vigente.<br>✓ Libros legales actualizados, según normativa y legislación vigente.<br>**Nota:** Los productos los realiza según normativa y legislación vigente. |





| Competencias específicas (CE) | Resultados de aprendizaje |
|---|---|
| **CE3** Contabilizar los costos de las operaciones de las organizaciones, según normativa y legislación vigente. | ***La persona es competente cuando:***<br>1. Interpreta procedimientos de un sistema de |

| Competencias específicas (CE) | Resultados de aprendizaje |
|---|---|
| **CE4** Ejecutar procedimientos de control interno en los procesos contables, según legislación vigente y políticas organizacionales. | ***La persona es competente cuando:***<br>1. Interpreta la normativa vigente orientada al control interno.<br>2. Aplica los principios éticos y herramientas de auditoria.<br>3. Identifica los tipos de riesgos y sus componentes mediante el empleo de las Herramientas para la valoración de riesgos<br>4. Aplica los procedimientos de control interno en las cuentas contables.<br>5. Identifica limitantes en los procedimientos del control interno en las cuentas de la empresa.<br>6. Elabora informes de control interno. |

| **EVALUACIÓN DEL LOGRO DE LA COMPETENCIA ESPECÍFICA N°4** | |
|---|---|
| **Evidencias CE4** | |
| **Conocimiento:** | ✓ Normativa y legislación vigente en materia de Control Interno<br>✓ Normas Internacionales de Auditoría<br>✓ Herramientas para la valoración de riesgos<br><br>*En relación con la adquisición de una lengua extranjera:*<br>✓ Comprende textos de uso habitual y cotidiano relacionados con la descripción de acontecimientos de su entorno laboral.<br>✓ Elabora textos sencillos y bien enlazados sobre temas de interés laboral. |
| **Desempeño:** | ✓ Ejecuta el proceso de aplicación de procedimientos de Control Interno.<br>**Nota:** Los desempeños los realiza según legislación vigente y políticas organizacionales, con autonomía, ética y responsabilidad, coordinando asertivamente equipos de trabajo, para la solución de problemas. |
| **Producto:** | ✓ Cuestionarios de control interno completos<br>✓ Reportes de la valoración de riesgos<br>✓ Informes de control interno<br>**Nota:** Los productos los realiza según legislación vigente y políticas organizacionales. |





| Competencias específicas (CE) | Resultados de aprendizaje |
|---|---|
| **CE5** Gestionar la nómina obrera patronal, según normativa vigente y políticas de la organización. | ***La persona es competente cuando:***<br>1. Interpreta la normativa vigente laboral<br>2. orientada al control interno<br>3. Aprueba la planilla patronal<br>4. Elabora reportes de planilla para la seguridad social (SISERE).<br>5. Elabora reportes de planilla patronal según requerimientos solicitados por el Instituto Nacional de Seguros y por la Administración Tributaria.<br>6. Aprueba el cálculo de los derechos laborales. |

| **EVALUACIÓN DEL LOGRO DE LA COMPETENCIA ESPECÍFICA N°4** | |
|---|---|
| **Evidencias CE5** | |
| **Conocimiento:** | ✓ Normativa y legislación vigente en materia laboral.<br>✓ Manejo de hojas de cálculo<br>✓ Sistemas centralizados de Recaudación de la CCSS.<br>✓ Sistema de información del Instituto Nacional de Seguros.<br>✓ Sistema de Administración Tributaria Virtual.<br><br>*En relación con la adquisición de una lengua extranjera:*<br>✓ Comprende textos de uso habitual y cotidiano relacionados con la descripción de acontecimientos de su entorno laboral.<br>✓ Elabora textos sencillos y bien enlazados sobre temas de interés laboral. |
| **Desempeño:** | ✓ No aplica |
| **Producto:** | ✓ Nómina obrero patronal aprobada.<br>✓ Reportes de planilla obrero patronal.<br>✓ Derechos laborales aprobados.<br>**Nota:** Los productos los realiza según normativa vigente y políticas de la organización. |

| **III. RESULTADOS DE APRENDIZAJE TRANSVERSALES A TODAS LAS COMPETENCIAS ESPECÍFICAS[3]** |
|---|
| 1. Aplica los principios de servicio al cliente en el desempeño de sus labores.<br>2. Promueve la aplicación de la normativa de control interno en la organización.<br>3. Trabaja con ética, responsabilidad y profesionalismo en los procesos que realiza.<br>4. Promueve la normativa ambiental en la organización.<br>5. Aplica las normas de salud ocupacional, según protocolos establecidos por la organización.<br>*En relación con la adquisición de una lengua extranjera y la aplicación en la cualificación "Contabilidad 0411-01-01-4". La persona:*<br>1. Comprende las ideas principales cuando el discurso es claro y normal y se tratan asuntos cotidianos de interés profesional que tienen lugar en el trabajo.<br>2. Comprende textos de uso habitual y cotidiano relacionados con la descripción de acontecimientos de su entorno laboral.<br>3. Interactúa en conversaciones sobre temas cotidianos de interés laboral de manera espontánea.<br>4. Describe hechos y experiencias de su campo laboral.<br>5. Explica y justifica de manera oral y breve sus opiniones y proyectos laborales.<br>6. Relata la trama de un texto oral y escrito.<br>7. Describe sus reacciones acerca de la trama de un texto oral y escrito.<br>8. Elabora textos sencillos y bien enlazados sobre temas de interés laboral. |
| **IV- CONTEXTO LABORAL:** |
| **15) Condiciones del contexto laboral:**<br>✓ Trabajar bajo presión y por resultados.<br>✓ Trabajar con disponibilidad de horarios.<br>✓ Trabajar con posibilidades de movilizarse dentro de la organización. |
| **16) Ámbito de aplicación de la cualificación:**<br>✓ Departamentos contables y financieros de empresas y organizaciones públicas y privadas.<br>✓ Empresas que suministran servicios de consultoría. |
| **17) Ocupaciones asociadas a este Estándar de Cualificación (EC) de acuerdo con Clasificador de Ocupaciones de Costa Rica (COCR):**<br>✓ 4311 Empleados de contabilidad y cálculo de costos<br>✓ 4312 Empleados de servicios estadísticos, financieros y de seguros<br>✓ 4313 Empleados encargados de las nóminas |
| **18) Estándares de Cualificación vinculados y contenidos en el Catálogo de** |

[3] Resultados de aprendizaje según elementos del descriptor: Autonomía y responsabilidad, interacción profesional, cultural y social. Además, se deben considerar para cada Estándar de Cualificación en particular, se requieren algunos de los siguientes: salud ocupacional, sostenibilidad ambiental, servicio a la clientela, calidad, emprendedurismo, innovación, entre otros. En este apartado se incluyen los resultados de aprendizaje de una lengua extranjera.
Para efectos del diseño curricular, los resultados de aprendizaje transversales deben integrarse y evaluarse en cada competencia específica.

12

Estándar de Cualificación
Contabilidad
0411-01-01-4

| **Cualificaciones de la EFTP-CR:** |
|---|
| ✓ 0411-01-01-1 Asistencia en contabilidad<br>✓ 0411-01-01-3 Contabilidad |
| **19) Estándares de Cualificación internacionales relacionados:**<br>✓ UC0231 Realizar la gestión contable y fiscal. Fuente: Catálogo de Cualificaciones de España<br>✓ EC1018 Operación del sistema de contabilidad en las organizaciones productivas y de servicios.<br>✓ EC0744 Operación de procesos contables dentro de un sistema electrónico.<br>✓ EC0852 Registro de operaciones contables de una entidad fabril.<br>✓ Norma 210303018 VRS 1 Reconocer los hechos, transacciones y operaciones financieras, económicas, sociales y ambientales, del sector público, de acuerdo con el régimen de contabilidad pública. Fuente: Centro Interamericano para el Desarrollo del Conocimiento en la Formación Profesional (Cinterfor).<br>✓ UC0231_3 Realizar la gestión contable y fiscal. |

## V- EMISIÓN DE DIPLOMA

La persona que apruebe un *Programa educativo* que haya sido diseñado a partir del presente Estándar de Cualificación, según el Marco Nacional de Cualificaciones de la Educación y Formación Técnico Profesional de Costa Rica, se hace acreedora al diploma de:

| Contabilidad<br>0411-01-01-4 | TÉCNICO 4 |
|---|---|
| Nombre de la cualificación | Nivel de cualificación |

*Esta cualificación certifica que la persona es competente para:*

Desarrollar procesos de recolección, registro y análisis de información contable, utilizando herramientas tecnológicas, según normativa y legislación vigente, con autonomía, ética y responsabilidad, coordinando asertivamente equipos de trabajo, para la solución de problemas.

Estándar de Cualificación
Contabilidad
0411-01-01-4

## VI. GLOSARIO DE TÉRMINOS

**Terminología asociada a la cualificación:**

- **Auditoría:** Inspección o verificación de la contabilidad de una empresa o una entidad, realizada por un auditor con el fin de comprobar si sus cuentas reflejan el patrimonio, la situación financiera y los resultados obtenidos por dicha empresa o entidad en un determinado ejercicio.
- **Control interno:** Son todas las acciones diseñadas y ejecutadas por la administración activa para proporcionar una seguridad razonable en torno a los procedimientos establecidos para los procesos de una unidad contable.
- **Derechos laborales:** El inicio de la relación laboral es suficiente para la presunción de la existencia de un contrato de trabajo, el cual obliga a las partes a cumplir las obligaciones y a respetar los derechos establecidos en la ley.
- **Información contable:** Permite identificar, registrar, medir, clasificar, analizar y evaluar de manera sistemática y ordenada todas las operaciones o actividades que se hacen en una organización.
- **Información transaccional:** Una transacción es un evento o proceso que genera o modifica la información que se encuentran eventualmente almacenados en un sistema de información.
- **Informes de conciliación:** Resumen de partidas que vienen ajustar las diferencias existentes entre las cunetas de control y el auxiliar contable.
- **Nómina:** Se refiere a toda la plantilla de trabajadores que forma parte de una empresa, y en contabilidad es la suma de todos los sueldos que paga la compañía. También se utiliza la palabra para referirse al documento en el que se encuentran todos los datos referentes al salario de cada trabajador, como por ejemplo las percepciones salariales y las no salariales, las retenciones o las deducciones.
- **Sistema de contabilidad:** Es una estructura organizada mediante la cual se recogen las informaciones de una empresa como resultado de sus operaciones, en apego a la información suministrada en formularios, reportes, libros, entre otros.