

Finance (2021) - Grades 6, 7, 8

Adopted 2021

Foundations of Business Administration (7.083)

MS-BMF-FBA-1. Demonstrate employability skills required by business and industry. MS-BMF-FBA-1

1. Communicate effectively through writing, speaking, listening, reading, and interpersonal abilities. MS-BMF-FBA-1.1
2. Demonstrate creativity by asking challenging questions and applying innovative procedures and methods. MS-BMF-FBA-1.2
3. Exhibit critical thinking and problem-solving skills to locate, analyze and apply information in career planning and employment situations. MS-BMF-FBA-1.3
4. Model work readiness traits required for success in the workplace including integrity, honesty, accountability, punctuality, time management, and respect for diversity. MS-BMF-FBA-1.4
5. Apply the appropriate skill sets to be productive in a changing, technological, diverse workplace to be able to work independently and apply team work skills. MS-BMF-FBA-1.5
6. Present a professional image through appearance, behavior and language. MS-BMF-FBA-1.6

MS-BMF-FBA-2. Demonstrate functional understanding of technology concepts, systems, and their interactivity. MS-BMF-FBA-2

1. Trace the evolution of the computer to differentiate among the types of computers, computer systems and their purposes. MS-BMF-FBA-2.1
2. Distinguish between the different types, uses, and purposes for computer memory, data storage, operating systems, application software, Internet and related applications. MS-BMF-FBA-2.2
3. Apply concepts of file management to organize and manage files and folders; including backing up files MS-BMF-FBA-2.3
4. Critique a variety of current and emerging technologies used by society and its potential impact on a business. MS-BMF-FBA-2.4

MS-BMF-FBA-3. Integrate technology in a social, legal, ethical, and safe manner to become lifelong digital citizens. MS-BMF-FBA-3

1. Differentiate between appropriate technology uses in various environments, such as school, home, and work. MS-BMF-FBA-3.1
2. Discuss and explain responsible uses of technology and the consequences for choosing to participate in illegal activities such as plagiarism, piracy and violation of copyright/fair use. MS-BMF-FBA-3.2
3. Identify the characteristics and consequences of cyberbullying. MS-BMF-FBA-3.3
4. Demonstrate digital netiquette. MS-BMF-FBA-3.4
5. Investigate the risks and practice safe, legal, ethical, and responsible use of technology and the Internet. MS-BMF-FBA-3.5
6. Create strong passwords, learn strategies to avoid scams and schemes, and analyze privacy policies. MS-BMF-FBA-3.6
7. Recognize and explain the need for protecting privacy in order to preserve an online digital footprint. MS-BMF-FBA-3.7
8. Investigate the risks of improper use of technology as it relates to the health and wellness of the user (ergonomics, proper posture, etc.). MS-BMF-FBA-3.8

MS-BMF-FBA-4. Use integrated software as a tool to enhance learning and creativity and to increase productivity in developing projects. MS-BMF-FBA-4

1. Demonstrate effective keyboarding techniques to improve proficiency. MS-BMF-FBA-4.1
2. Demonstrate and explain ways to save, organize, and share files between desktop, network, and cloud resources. MS-BMF-FBA-4.2
3. Use basic functions of word processing software to compose, design, edit, and print business professional documents. MS-BMF-FBA-4.3
4. Use basic functions of presentation software to design a business professional presentation. MS-BMF-FBA-4.4
5. Use basic functions of desktop publishing software to create publications using various layouts (business cards, business flyers, company brochures, industry newsletters, etc.) MS-BMF-FBA-4.5
6. Use basic functions of spreadsheet software to collect, organize, and present data. MS-BMF-FBA-4.6
7. Integrate data between word processing, spreadsheet, presentation, and internet applications. MS-BMF-FBA-4.7

MS-BMF-FBA-5. Apply concepts of effective business communications to relationships as well as documents and correspondence. MS-BMF-FBA-5

1. Identify and create personal and business correspondence which displays clarity, professionalism, relevancy, and confidentiality. MS-BMF-FBA-5.1
2. Compose written correspondence, such as business letters, memos, and electronic mail, using appropriate business professional formats. MS-BMF-FBA-5.2
3. Practice and exhibit active listening techniques. MS-BMF-FBA-5.3
4. Demonstrate the concepts of collaboration with peers as they relate to successful communication, both personally and professionally. MS-BMF-FBA-5.4
5. Display appropriate and professional techniques in public speaking as well as in written and nonverbal communications. MS-BMF-FBA-5.5

MS-BMF-FBA-6. Apply concepts of creating a positive business image and front office environment to serve potential customers. MS-BMF-FBA-6

1. Explain how businesses compete in the marketplace and project positive customer experiences. MS-BMF-FBA-6.1
2. Demonstrate proper telephone etiquette, interpersonal communications, front-office conversation techniques, and related functions to create a positive first impression. MS-BMF-FBA-6.2
3. Distinguish between the various market and promotional niches companies create to separate their brand from competitors. MS-BMF-FBA-6.3
4. Identify effective use of materials in marketing a product or service. MS-BMF-FBA-6.4

MS-BMF-FBA-7. Examine how related student organizations are integral parts of career and technology education courses through leadership development, school and community service projects, and competitive events. MS-BMF-FBA-7

1. Research the history of Future Business Leaders of America (FBLA). MS-BMF-FBA-7.1
 2. Discuss the mission, purpose, motto, colors, official dress, and other distinguishing characteristics of FBLA. MS-BMF-FBA-7.2
 3. Explain how participation in FBLA can promote lifelong responsibility for community service, professional growth, and development. MS-BMF-FBA-7.3
 4. Create a personal leadership plan to participate in programs, conferences, community service, and competitive events on the local, state, and national level that align with the competencies, skills, and knowledge of this course. MS-BMF-FBA-7.4
-

Foundations of Business Management (7.084)

MS-BMF-FBM-1. Demonstrate employability skills required by business and industry. MS-BMF-FBM-1

1. Communicate effectively through writing, speaking, listening, reading, and interpersonal abilities. MS-BMF-FBM-1.1
2. Demonstrate creativity by asking challenging questions and applying innovative procedures and methods. MS-BMF-FBM-1.2
3. Exhibit critical thinking and problem-solving skills to locate, analyze and apply information in career planning and employment situations. MS-BMF-FBM-1.3
4. Model work readiness traits required for success in the workplace including integrity, honesty, accountability, punctuality, time management, and respect for diversity. MS-BMF-FBM-1.4
5. Apply the appropriate skill sets to be productive in a changing, technological, diverse workplace to be able to work independently and apply team work skills. MS-BMF-FBM-1.5
6. Present a professional image through appearance, behavior and language. MS-BMF-FBM-1.6

MS-BMF-FBM-2. Understand the opportunities and nature of business, the role of an entrepreneur, and the subset of skills most commonly required of an entrepreneur. MS-BMF-FBM-2

1. Explain the significance of solving problems as it relates to filling a need in an open and free market place. MS-BMF-FBM-2.1
2. Compare and contrast the roles within an organization of an employee and an entrepreneur, using examples of local entrepreneurs and well-known entrepreneurs. MS-BMF-FBM-2.2
3. Predict the consequences of a business that does not have a unique niche among local and global competitors, using examples of success and failure in the local community and/or globally. MS-BMF-FBM-2.3
4. Connect entrepreneurial mindset traits, such as persistence, passion, creativity, work ethic, and lifelong learning to successful entrepreneurs. MS-BMF-FBM-2.4
5. Explore the impact of the global economy on entrepreneurs that offer services and products locally and worldwide. MS-BMF-FBM-2.5

MS-BMF-FBM-3. Demonstrate effective ways to present ideas to others regarding business opportunities. MS-BMF-FBM-3

1. Practice useful ways to demonstrate the importance of professional reading, writing, listening, and speaking skills with both customers and employees as the intended audience. MS-BMF-FBM-3.1
2. Explain the importance of interpreting and demonstrating non-verbal communication skills with customers and employees, including the use of graphs, diagrams, flow-charts, and other visual aids to respect national and international business cultures. MS-BMF-FBM-3.2
3. Identify and demonstrate effective active listening and speaking skills using appropriate techniques utilized by professional speakers. MS-BMF-FBM-3.3

MS-BMF-FBM-4. Understand basic business ideas that affect fundamental business decisions such as the feasibility of a business and its legal form of business ownership. MS-BMF-FBM-4

1. Assess the feasibility of a business opportunity by researching local market needs. MS-BMF-FBM-4.1
2. Discuss methods for making sound business decisions. MS-BMF-FBM-4.2
3. Compare and contrast legal forms of business ownership (sole proprietorship, partnership, limited liability corporation, and corporation). MS-BMF-FBM-4.3
4. Compare and contrast intellectual property in the following areas--copyright, trademark, and patents--as it relates to products and branding development. MS-BMF-FBM-4.4

MS-BMF-FBM-5. Understand and apply basic economic principles and concepts that are fundamental to entrepreneurship. MS-BMF-FBM-5

1. Explain the factors of economic production--land, labor, capital, and entrepreneurship-- and the part each plays in starting a business. MS-BMF-FBM-5.1
2. Compare a business that produces goods versus one that provides services. MS-BMF-FBM-5.2
3. Demonstrate the effect of the law of supply and demand as it relates to price for a product or service. MS-BMF-FBM-5.3
4. Explain how competition affects economic decisions in a market economy both locally and globally. MS-BMF-FBM-5.4
5. Examine the typical timeline from starting a business to its breakeven (B/E) point, including what factors have to be in place for B/E to occur and what the business must do to survive until it reaches that point. MS-BMF-FBM-5.5
6. Explore scarcity and opportunity costs as they relate to business ownership. MS-BMF-FBM-5.6

MS-BMF-FBM-6. Determine how to identify, reach, and retain customers in a specific target market using a marketing plan. MS-BMF-FBM-6

1. Explore the importance of performing market research. MS-BMF-FBM-6.1
2. Define and determine a target market for a specific product or service. MS-BMF-FBM-6.2
3. Develop and explain the marketing mix for a company's product or service (Product, Place, Price, and Promotion. MS-BMF-FBM-6.3
4. Create an advertising campaign to promote a business product or service using a variety of tools. MS-BMF-FBM-6.4

MS-BMF-FBM-7. Understand the financial needs to start and maintain a healthy business venture. MS-BMF-FBM-7

1. Define profit, loss, break-even, assets, and liabilities (including monthly expenses). MS-BMF-FBM-7.1
2. Investigate different ways to raise capital for a business (crowdfunding sources, loans, savings, etc.). MS-BMF-FBM-7.2
3. Calculate cost per unit for a product or service and determine retail price. MS-BMF-FBM-7.3
4. Distinguish between start-up and operating costs for a business. MS-BMF-FBM-7.4
5. Analyze a Balance Sheet and Income Statement. MS-BMF-FBM-7.5

MS-BMF-FBM-8. Manage and operate a real business or simulate the operation and management of a business. MS-BMF-FBM-8

1. Create a business model canvas (business plan canvas). MS-BMF-FBM-8.1
2. Implement a plan to start and operate a business. MS-BMF-FBM-8.2
3. Understand the importance of having a mentor or expert advice for a business. MS-BMF-FBM-8.3
4. Write and give a short elevator type pitch for a business idea. MS-BMF-FBM-8.4

-BMF-FBM-9. Examine how related student organizations are integral parts of career and technology education courses through leadership development, school and community service projects, and competitive events. -BMF-FBM-9

1. Research the history of Future Business Leaders of America (FBLA). MS-BMF-FBM-9.1
 2. Discuss the mission, purpose, motto, colors, official dress, and other distinguishing characteristics of FBLA. MS-BMF-FBM-9.2
 3. Explain how participation in FBLA can promote lifelong responsibility for community service, professional growth, and development. MS-BMF-FBM-9.3
 4. Create a personal leadership plan to participate in programs, conferences, community service, and competitive events on the local, state, and national level that align with the competencies, skills, and knowledge of this course. MS-BMF-FBM-9.4
-

MS-BMF-FIF-1. Demonstrate employability skills required by business and industry. MS-BMF-FIF-1

1. Communicate effectively through writing, speaking, listening, reading, and interpersonal abilities. MS-BMF-FIF-1.1
2. Demonstrate creativity by asking challenging questions and applying innovative procedures and methods. MS-BMF-FIF-1.2
3. Exhibit critical thinking and problem-solving skills to locate, analyze and apply information in career planning and employment situations. MS-BMF-FIF-1.3
4. Model work readiness traits required for success in the workplace including integrity, honesty, accountability, punctuality, time management, and respect for diversity. MS-BMF-FIF-1.4
5. Apply the appropriate skill sets to be productive in a changing, technological, diverse workplace to be able to work independently and apply team work skills. MS-BMF-FIF-1.5
6. Present a professional image through appearance, behavior and language. MS-BMF-FIF-1.6

MS-BMF-FIF-2. Investigate the financial terms and concepts involved in the banking industry. MS-BMF-FIF-2

1. Explain the purpose and functions of a bank. MS-BMF-FIF-2.1
2. Differentiate between a central bank (Federal Reserve Bank) and your local bank. MS-BMF-FIF-2.2
3. Analyze the different types of bank accounts and determine when it is appropriate to use each one, discussing the pros and cons of each (checking, savings, certificates of deposits, money markets, line of credit). MS-BMF-FIF-2.3
4. Practice basic record keeping of a bank account, such as writing checks, recording transactions in a check register, and understanding and reconciling a bank statement. MS-BMF-FIF-2.4
5. Differentiate between a credit card, a debit card, and a bank card. MS-BMF-FIF-2.5
6. Investigate the economic benefits of good credit and the consequences of debt. MS-BMF-FIF-2.6
7. Examine the different types of credit, such as credit cards and loans (auto, student), and determine the appropriate time to use each. MS-BMF-FIF-2.7

MS-BMF-FIF-3. Identify the characteristics and necessary choices associated with the establishment of personal financial goals. MS-BMF-FIF-3

1. Develop and analyze a personal finance plan that shows understanding of the personal responsibility of spending choices. MS-BMF-FIF-3.1
2. Analyze different types of credit and their impact on personal financial planning. MS-BMF-FIF-3.2
3. Craft a sample balanced budget (include needs, wants, savings, and charitable giving). MS-BMF-FIF-3.3

MS-BMF-FIF-4. Evaluate and investigate the industry of financial services. MS-BMF-FIF-4

1. Identify the roles of insurance in financial planning. MS-BMF-FIF-4.1
2. Investigate how the financial service industry impacts customers, their homes, and local business owners. MS-BMF-FIF-4.2

MS-BMF-FIF-5. Connect accounting procedures to real world experiences. MS-BMF-FIF-5

1. Define common accounting terms (assets, liabilities, owner's equity/capital, income/revenue, expenses) and illustrate their effect on the accounting equation. MS-BMF-FIF-5.1
2. Utilize basic spreadsheets used in accounting, including charts to create visual comparisons. MS-BMF-FIF-5.2
3. Include the use of formulas and formatting tools. MS-BMF-FIF-5.3
4. Identify different taxes (sales, income, property, ad valorem) and discuss how those taxes are used to benefit your community. MS-BMF-FIF-5.4
5. Use basic math skills to determine tax calculations. MS-BMF-FIF-5.5

MS-BMF-FIF-6. Apply the concepts of free enterprise to the operations of a company. MS-BMF-FIF-6

1. Describe free enterprise (capitalism) and its effect on the economy of a nation. MS-BMF-FIF-6.1
2. Explain the theory of supply and demand. MS-BMF-FIF-6.2
3. Investigate the basics of running a business, incorporating simple forms used in recordkeeping (e.g., order forms, invoices, sales receipts, packing slips). MS-BMF-FIF-6.3

MS-BMF-FIF-7. Explore the changing trends in the use of technology in finance, accounting, and banking (FinTech). [MS-BMF-FIF-7](#)

1. Analyze the effect of technology on financial transactions, including the invention of automatic teller machines (ATM), online banking, using smartphones to make purchases, and other ways technology has impacted the movement of money. [MS-BMF-FIF-7.1](#)
2. Predict the effect of digital currencies on the banking industry and the economy, including the impact of how people and businesses will make transactions in the future. [MS-BMF-FIF-7.2](#)
3. Compare and contrast current ways financial transactions occur, including ATMs, debits, checks, Zelle, bitcoin, and other emerging trends. [MS-BMF-FIF-7.3](#)

MS-BMF-FIF-8. Examine how related student organizations are integral parts of career and technology education courses through leadership development, school and community service projects, and competitive events. [MS-BMF-FIF-8](#)

1. Research the history of Future Business Leaders of America (FBLA). [MS-BMF-FIF-8.1](#)
 2. Discuss the mission, purpose, motto, colors, official dress, and other distinguishing characteristics of FBLA. [MS-BMF-FIF-8.2](#)
 3. Explain how participation in FBLA can promote lifelong responsibility for community service, professional growth, and development. [MS-BMF-FIF-8.3](#)
 4. Create a personal leadership plan to participate in programs, conferences, community service, and competitive events on the local, state, and national level that align with the competencies, skills, and knowledge of this course. [MS-BMF-FIF-8.4](#)
-

**Principles of Accounting
I (7.411)**

FIN-PAI-1. Demonstrate employability skills required by business and industry. FIN-PAI-1

1. Communicate effectively through writing, speaking, listening, reading, and interpersonal abilities. **FIN-PAI-1.1**
2. Demonstrate creativity by asking challenging questions and applying innovative procedures and methods. **FIN-PAI-1.2**
3. Exhibit critical thinking and problem solving skills to locate, analyze and apply information in career planning and employment situations. **FIN-PAI-1.3**
4. Model work readiness traits required for success in the workplace including integrity, honesty, accountability, punctuality, time management, and respect for diversity. **FIN-PAI-1.4**
5. Apply the appropriate skill sets to be productive in a changing, technological, diverse workplace to be able to work independently and apply teamwork skills. **FIN-PAI-1.5**
6. Present a professional image through appearance, behavior and language. **FIN-PAI-1.6**

FIN-PAI-2. Analyze and evaluate the role that accountants play in business and society. FIN-PAI-2

1. Explain the regulatory environment of the accounting profession. FIN-PAI-2.1
2. Discuss the impact of the Sarbanes-Oxley Act of 2002 on accounting. FIN-PAI-2.2
3. Describe the role of the Securities and Exchange Commission (SEC) in regulating the accounting industry. FIN-PAI-2.3
4. Describe how current issues and developments impact the accounting profession. FIN-PAI-2.4
5. Identify and explain trends affecting computers and information privacy. FIN-PAI-2.5
6. Explain the need for a code of ethics in accounting and the ethical responsibilities required of accountants. FIN-PAI-2.6
7. Explain how accounting information is used in the business and personal decision-making process to allocate resources. FIN-PAI-2.7

FIN-PAI-3. Utilize career-planning concepts, tools and strategies to explore, obtain and/or consider an accounting career. FIN-PAI-3

1. Identify and describe professional accounting organizations and associations FIN-PAI-3.1
2. Identify and explain the state and national educational and licensing requirements, including the CPA exam, for careers in the accounting profession. FIN-PAI-3.2
3. Describe the skills and competencies needed to be successful in the accounting profession. FIN-PAI-3.3
4. Describe the areas of specialization within the accounting profession (i.e., financial accounting, management accounting, auditing) and careers that require knowledge of accounting. FIN-PAI-3.4

FIN-PAI-4. Demonstrate and understanding by applying the steps of the accounting cycle to prepare financial statements for proprietorships and corporations. FIN-PAI-4

1. Explain the purpose of the accounting system. FIN-PAI-4.1
2. Classify items as assets, liabilities, or owner's equity. FIN-PAI-4.2
3. Describe the purpose of journals and ledgers and their relationship. FIN-PAI-4.3
4. Identify and develop the use of spreadsheet software to analyze financial data. FIN-PAI-4.4
5. Analyze the effects of revenue, expense, and drawing accounts on owner's equity. FIN-PAI-4.5
6. Identify and describe source documents FIN-PAI-4.6
7. Analyze business transactions and their effect on the accounting equation. FIN-PAI-4.7
8. Develop journal entries based on the double-entry system of accounting. FIN-PAI-4.8
9. Post journal entries to the appropriate general ledger accounts and prepare a trial balance. FIN-PAI-4.9
10. Prepare and use an 8- and/or 10-column worksheet. FIN-PAI-4.10
11. Explain the need for adjusting entries and record adjusting entries. FIN-PAI-4.11
12. Prepare financial statements and explain their interrelationship. FIN-PAI-4.12
13. Describe the impact of the closing process and make appropriate closing entries. FIN-PAI-4.13

FIN-PAI-5. Apply generally-accepted accounting principles (GAAP) and explain how the application of GAAP impacts the recording of financial transactions, and the preparation of financial statements. FIN-PAI-5

1. Define and identify current and long-term assets and explain the impact on financial statements. FIN-PAI-5.1
2. Record transactions for accounts receivable and related bad debt reserves. FIN-PAI-5.2
3. Describe the criteria used to distinguish capital expenditures and the related depreciation. FIN-PAI-5.3
4. Calculate the impact on the financial statements when assets are sold. FIN-PAI-5.4
5. Define and identify current and long-term liabilities and explain the impact on financial statements. FIN-PAI-5.5
6. Create and maintain the accounts receivable and payable subsidiary ledgers. FIN-PAI-5.6
7. Explain the purpose of the capital and drawing accounts for a sole proprietorship. FIN-PAI-5.7
8. Analyze and record investments by stockholders and the declaration and payment of dividends for a corporation. FIN-PAI-5.8
9. Describe the criteria used for the timing of revenue and expense recognition. FIN-PAI-5.9

FIN-PAI-6. Demonstrate an understanding and working knowledge of the preparation of financial statements FIN-PAI-6

1. Describe the information provided in each financial statement and how the statements articulate with each other. FIN-PAI-6.1
2. Determine the cost of goods sold and gross profit for a merchandising business. FIN-PAI-6.2
3. Prepare and analyze the income statement, statement of changes in owners' equity, and balance sheet. FIN-PAI-6.3
4. Create accounting financial statements using automated accounting software. FIN-PAI-6.4

FIN-PAI-7. Analyze the financial condition and operating results of a business for informed decision making. FIN-PAI-7

1. Evaluate the impact of changes in operating procedures, accounting methods, and estimates on the financial statements and ratios using spreadsheet software. FIN-PAI-7.1
2. Prepare charts and graphs useful in analyzing the financial condition of the business using spreadsheet software. FIN-PAI-7.2
3. Analyze accounting financial data using vertical and horizontal analysis. FIN-PAI-7.3

FIN-PAI-8. Evaluate and determine suitable internal accounting controls to ensure the safeguarding of assets FIN-PAI-8

1. Explain cash control procedures (i.e., signature cards, deposit slips, internal/external controls, separation of duties, pre-numbered documents, etc.). FIN-PAI-8.1
2. Identify and describe the parts of a check, preparing a check, completing deposit slips, and different types of endorsements. FIN-PAI-8.2
3. Explain the procedure to prove cash. FIN-PAI-8.3
4. Describe journalizing and posting entries to establish and replenish petty cash. FIN-PAI-8.4
5. Explain journalizing and posting entries related to banking activities. FIN-PAI-8.5
6. Describe the preparation of bank reconciliations. FIN-PAI-8.6

FIN-PAI-9. Summarize payroll procedures in order to calculate, record, and distribute payroll earnings and related tax liabilities. FIN-PAI-9

1. Discuss and describe the various pay categories. (i.e., hourly rate, salary, commission, salary plus commission, etc.). FIN-PAI-9.1
2. Maintain employee earning record. FIN-PAI-9.2
3. Calculate employee earnings, including gross pay, withholdings, and net pay. FIN-PAI-9.3
4. Prepare a payroll register. FIN-PAI-9.4
5. Record payroll by journalizing and posting summary information FIN-PAI-9.5
6. Calculate employer's payroll taxes, including Social Security, Medicare, federal unemployment, state unemployment, other taxes, and other employee benefits paid by the employer FIN-PAI-9.6
7. Prepare federal, state, and local payroll reports. FIN-PAI-9.7

FIN-PAI-10. Explore how related student organizations are integral parts of career and technology education courses through leadership development, school and community service projects, entrepreneurship development, and competitive events. [FIN-PAI-10](#)

1. Explain the goals, mission and objectives of Future Business Leaders of America. [FIN-PAI-10.1](#)
2. Explore the impact and opportunities a student organization (FBLA) can develop to bring business and education together in a positive working relationship through innovative leadership and career development programs. [FIN-PAI-10.2](#)
3. Explore the local, state, and national opportunities available to students through participation in related student organization (FBLA) including but not limited to conferences, competitions, community service, philanthropy, and other FBLA activities. [FIN-PAI-10.3](#)
4. Explain how participation in career and technology education student organizations can promote lifelong responsibility for community service and professional development. [FIN-PAI-10.4](#)
5. Explore the competitive events related to the content of this course and the required competencies, skills, and knowledge for each related event for individual, team, and chapter competitions. [FIN-PAI-10.5](#)