



**BUILDER'S  
BLUEPRINT**

A 4-month program to gain your  
Residential Contractors License in Tennessee

Presented by





# CURRICULUM

## Fall 2026

All instructors are certified construction educators, industry profession trainers with high experience levels, or experts in the fields of construction law, finance and leadership.

Classes will be held on Tuesdays and Thursdays from 5:30 - 7:30 pm at the Construction Career Center, 2225 Roanoke.

Students are expected to attend class. Participants will not receive their Residential Contractors License or bonding stipend with excessive absenteeism. Students must notify Susan Cowden (susan @agcetn.org or (423) 265-1111) prior to missing a class.

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## CLASS SCHEDULE

Please note that classes are subject to change based on instructor availability and scheduling. Participants will be notified promptly in the event of schedule changes.

### **Recruitment and Registration, June 22 – August 15, 2026**

#### **Participant Needs Assessment, Due by August 24**

Before the first session, every participant completes a brief survey designed to surface where they are starting from, including their trade background, business experience, current financial picture, and what they most want to walk away with. The results directly shape how AGC allocates time across modules, which subjects get expanded, and where instructors should expect to spend more time on fundamentals vs. application. It also provides a baseline to measure student growth.

#### **First Session: Orientation, Thursday, September 3**

- Welcome, Program Overview and Goals
- Cohort Introductions
- Needs Assessment Review
- Course Logistics
- Networking Reception

## **General Contractor CEO Panel Discussion, Tuesday, September 8**

Before the first lesson, participants hear directly from construction business owners who have already traveled the road they are about to take. This panel brings together AGC member CEOs for an unfiltered conversation about the real-world experience of building a licensed contracting business and the pitfalls they did not see coming, the lessons they had to learn the hard way, and the advice they wish someone had given them at the start. Participants leave with a clear-eyed picture of what the next several weeks of coursework are actually preparing them for and why it matters.

## **Business Foundations 1, Thursday, September 10**

Business plan basics: what a business plan is and why a GC needs one

Business structures: sole proprietorship, partnership, LLC, corporation — pros and cons

## **Business Foundations 1, Tuesday, September 15**

Licensing requirements overview: what Tennessee requires to operate as a GC

Insurance requirements at the licensing level

Basic management and marketing skills for a small contracting business

## **Business Foundations 2, Thursday, September 17**

Core business operations: organizational structures, management principles

Financial management overview as tested on the Business & Law exam

## **Business Foundations 2, Tuesday, September 22**

Tax obligations: Tennessee business taxes, contractor-specific considerations

Labor law basics as required for the exam

## **OSHA Standards, Tuesday, September 22**

OSHA standards required for the BC-A trade exam

The Fatal Four: falls, struck-by, caught-in/between, electrocution

## **OSHA Standards, Tuesday, September 22**

Scaffolding, excavation, PPE, and recordkeeping requirements at the exam level

Guest Speaker Charlie York, York Safety Solutions

## **General Blueprint Analysis, Thursday, September 24**

Plan reading fundamentals: plan views, elevations, sections, details

## **General Blueprint Analysis, Tuesday, September 29**

Reading specifications and understanding the relationship between drawings and specs

Blueprint analysis as tested on the BC-A trade exam

## **Bidding & Estimating, Thursday, October 1**

Estimating concepts: quantity takeoff, pricing, bid preparation as required by the exam

## **Bidding & Estimating, Tuesday, October 6**

The bid process: solicitation, submission, award

Estimate accuracy and the consequences of underbidding

## **Contracting & Ethics, Thursday, October 8**

Contract basics: elements of a valid contract, standard clauses

Contractor ethics: professional responsibilities, conflicts of interest

## **Contracting & Ethics, Tuesday, October 13**

Contract management as tested on the Business & Law exam

## **International Residential Code (IRC) , Thursday, October 15**

IRC foundations: how the code is organized and how to navigate it

Structural requirements: footings, foundations, framing

Mechanical, plumbing, and electrical coordination as a GC

Energy code basics

The IRC content tested on the BC-A trade exam

## **International Residential Code (IRC) , Tuesday, October 20**

Mechanical, plumbing, and electrical coordination as a GC

Energy code basics

The IRC content tested on the BC-A trade exam

## **Licensing Application Process, Thursday, October 22**

Tennessee BC-A license application: step-by-step walkthrough

PSI exam registration and scheduling: how to sign up, what to bring, what to expect

Financial documentation required: reviewed financial statements, net worth calculation

Common application mistakes and how to avoid them

## **Licensing Application Process, Tuesday, October 27**

Financial documentation required: reviewed financial statements, net worth calculation

Common application mistakes and how to avoid them

## **Financial Foundations - Construction Basics, Thursday, October 29**

Why commingling personal and business funds creates personal liability

Business bank accounts: what to open, how to use them, what not to run through them

Business entity basics: sole proprietorship vs. LLC vs. S-corp and tax implications

How to read a basic P&L and Balance Sheet

Chart of Accounts for a construction business and why it matters for job costing

## **Financial Foundations - Networth Building and Capital Access, Tuesday, November 3**

How Pathway Lending works: loan products for small contractors

How to build net worth deliberately: reducing liabilities vs. adding assets

Lines of credit for contractors: how they work, when to use them, how to qualify

CDFIs as an alternative to traditional banks for early-stage businesses

## **Financial Foundations - Job Costing and Making Money, Thursday, November 5**

What job costing is, why most small contractors don't do it, and the price to pay if you don't

The three cost categories every job has: labor, materials, and overhead

How to set up a simple job cost sheet (no software required to start)

Estimated vs. actual: how to compare what you bid to what you spent

Overhead allocation: calculating your actual cost to be in business per labor hour

Cash flow timing: why profitable jobs can still cause a cash crisis

## **Construction Law - Dissecting Construction Contracts, Tuesday, November 10**

The five elements that make a contract enforceable

Standard clauses every GC must understand and their real-world implications:

How vague scope becomes your problem, not theirs

Types of payment terms  
Change order clauses and how to protect yourself when scope changes  
Indemnification  
Owner-contractor agreements vs. prime-sub agreements:  
AIA contract forms: what they are and when you will encounter them  
Verbal contracts caution

## **Construction Law - Lien Law, Thursday, November 12**

Tennessee lien law  
Lien waiver vs. lien release and why signing the wrong one costs you your rights  
How to use the threat of a lien to get paid without filing  
Labor law basics for a GC with employees: wage and hour, worker classification, I-9 requirements  
Employee vs. independent contractor: the IRS test and why misclassification is expensive  
Workers' Compensation: one employee triggers the Tennessee mandate  
Tennessee sales tax on materials and contractor exemptions

## **Insurance, Bonding and Risk Management, Tuesday, November 17**

General liability insurance: what it covers, what it doesn't, what limits a BC-A GC should carry  
Workers' Compensation: the Tennessee mandate, how to obtain it, what the audit looks like  
Builder's risk insurance: when the owner carries it vs. when the GC must  
Surety bonds:  
Bid bonds: required on most public jobs  
Performance bonds: guarantees completion  
Payment bonds: guarantees payment to subs and suppliers  
How bonding capacity is determined: net worth, financial history, and work-in-progress schedule  
How to read a certificate of insurance and what to look for when a sub hands you one

## **Construction Administration Tools, Thursday, November 19**

Professional email setup  
Cloud storage: Google Drive or Microsoft OneDrive  
QuickBooks Online introduction  
Digital document management:  
Basic spreadsheet skills

## **Leadership and Business Development, Tuesday, December 1**

Getting a license is the entry point. Winning work is the business. This session will help participants develop the personal and professional confidence to get in front of homeowners, general contractors, and decision-makers and make a strong impression.

## **CAPSTONE PROJECT: MOCK BID, Thursday, December 3**

A complete residential bid package  
Participants receive a set of residential plans. During the final session, they will produce a complete, submission-ready bid package that includes scope of work, material takeoff, labor estimate, sub quotes estimated, overhead and profit applied, and a cover letter addressed to a fictional homeowner. An AGC member GC sits across the table and reviews it like they would an actual bid from a new contractor. Students receive a real professional opinion on whether this bid would win work and whether it protects the contractor.

## **Graduation Reception with AGC Members, Tuesday, December 8**

Students invite their families to a graduation ceremony and networking reception with AGC members.