

Business, Marketing, and Finance Career Cluster

The Business, Marketing, and Finance career cluster focuses on careers in planning, organizing, directing, and evaluating business functions essential to efficient and productive business operations. This career cluster includes occupations ranging from business owner and entrepreneur to accountant, retail manager, and market analyst.

Statewide Program of Study: Accounting and Financial Services

The Accounting and Financial Services program of study focuses on occupational and educational opportunities associated with examining, analyzing, and interpreting financial records. It includes exploration of financial services, preparing financial statements, auditing financial statements prepared by others, and interpreting accounting records. This program of study also introduces students to mathematical modeling tools.

Secondary Courses for High School Credit

- Level 1**
 - Principles of Business, Marketing, and Finance
 - Foundations of Business Communication and Technologies
 - Foundations of Business Communication and Technologies + Business Lab
 - Money Matters
- Level 2**
 - Accounting I
 - Banking and Financial Services
 - Financial Mathematics
 - Entrepreneurship I
- Level 3**
 - Accounting II
 - Insurance Operations
 - Financial Analysis
- Level 4**
 - Securities and Investments
 - Practicum in Business Management
 - Practicum in Business Management + Extended Practicum in Business Management
 - Practicum in Entrepreneurship
 - Practicum in Entrepreneurship + Extended Practicum in Entrepreneurship
 - Career Preparation for Programs of Study
 - Career Preparation for Programs of Study + Extended Career Preparation

Work-Based Learning and Expanded Learning Opportunities

- Work-Based Learning Activities**
 - Intern with a certified public accountant (CPA) at a local business
 - Intern with a city or county auditor's office
 - Shadow a financial advisor as an intern at an investment company

- Expanded Learning Opportunities**
 - Participate in BPA, DECA, FBLA, or Young Billionaires Club
 - Explore student membership in professional organizations such as AICPA, CIMA, or TXCPA

Aligned Industry-Based Certifications

- Accounting - Basic
- Accounting Foundations
- Accounting Professional
- Bookkeeping Certification
- Certified Insurance Service Representative
- Fundamental Payroll Certification (FPC)
- General Lines - Life, Accident, Health and HMO License
- Insurance Adjuster License
- Intuit Certified Bookkeeping Professional
- Intuit QuickBooks Certified User
- Life Only Agent
- Limited Lines License
- Managing General Agent
- Microsoft Certified: Dynamics 365 Fundamentals (ERP)
- Microsoft Office Specialist: Microsoft Access Expert (2019+)
- Microsoft Office Specialist: Microsoft Excel Expert (2019+ or 365 Apps)
- Personal Lines Property and Casualty Agent
- Surplus Lines License
- Texas Property and Casualty License
- Tosa Microsoft Excel (Advanced or Expert)
- Volunteer Income Tax Assistance/Tax Counseling Certification: Advanced
- Volunteer Income Tax Assistance/Tax Counseling Certification: Basic
- Volunteer Income Tax Assistance/Tax Counseling Certification: Volunteer for Elderly



Example Postsecondary Opportunities

Associate Degrees

- Accounting
- Bookkeeping

Bachelor's Degrees

- Accounting
- Banking and Financial Support Services

Master's, Doctoral, and Professional Degrees

- Business Administration and Management
- Finance

Additional Stackable IBCs/License

- Project Management Professional
- Property Tax Consultants Service Contract Providers



Example Aligned Occupations

Tax Preparers

Median Wage: \$47,801
Annual Openings: 1,738
10-Year Growth: 14%

Accountants and Auditors

Median Wage: \$78,899
Annual Openings: 11,834
10-Year Growth: 20%

Personal Financial Advisors

Median Wage: \$81,658
Annual Openings: 2,522
10-Year Growth: 21%

Data Source: TexasWages, Texas Workforce Commission. Retrieved 3/8/2024..



For more information visit:

<https://tea.texas.gov/academics/college-career-and-military-prep/career-and-technical-education/cmf-accounting-and-financial-services-extended.pdf>

Business, Marketing, and Finance Career Cluster

Statewide Program of Study: Accounting and Financial Services

Course Information

Level 1

Course	Prerequisites Corequisites	Career Clusters
Principles of Business, Marketing, and Finance* 13011200 (1 credit)	Prerequisites: None Corequisites: None Recommended Prerequisites: None Recommended Corequisites: None	 
Foundations of Business Communication and Technologies* 13011400 (1 credit)	Prerequisites: None Corequisites: None Recommended Prerequisites: Touch System Data Entry Recommended Corequisites: Business Lab	 
Foundations of Business Communication and Technologies + Business Lab* 13011410 (2 credits)	Prerequisites: None Corequisites: None Recommended Prerequisites: Touch System Data Entry Recommended Corequisites: None	 
Money Matters 13016200 (1 credit)	Prerequisites: None Corequisites: None Recommended Prerequisites: Principles of Business, Marketing, and Finance Recommended Corequisites: None	

Level 2

Course	Prerequisites Corequisites	Career Clusters
Accounting I 13016600 (1 credit)	Prerequisites: None Corequisites: None Recommended Prerequisites: Principles of Business, Marketing, and Finance Recommended Corequisites: None	
Banking and Financial Services 13016300 (0.5 credit)	Prerequisites: None Corequisites: None Recommended Prerequisites: Principles of Business, Marketing, and Finance Recommended Corequisites: None	
Financial Mathematics* 13018000 (1 credit)	Prerequisites: Algebra I Corequisites: None Recommended Prerequisites: None Recommended Corequisites: None	
Entrepreneurship I* 13011101 (1 credit)	Prerequisites: None Corequisites: None Recommended Prerequisites: Principles of Business, Marketing, and Finance Recommended Corequisites: None	        

* Indicates course is included in more than one program of study in this career cluster.

For additional information on the **Business, Marketing, and Finance** career cluster, contact cte@tea.texas.gov or visit <https://tea.texas.gov/cte>



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Accounting and Financial Services



Business, Marketing, and Finance Career Cluster

Statewide Program of Study: *Accounting and Financial Services*

Course Information

Level 3

Course	Prerequisites Corequisites	Career Clusters
Accounting II 13016700 (1 credit)	Prerequisites: Accounting I Corequisites: None Recommended Prerequisites: None Recommended Corequisites: None	
Insurance Operations* 13016500 (1 credit)	Prerequisites: None Corequisites: None Recommended Prerequisites: Principles of Business, Marketing, and Finance Recommended Corequisites: None	
Financial Analysis* 13016800 (1 credit)	Prerequisites: Accounting I Corequisites: None Recommended Prerequisites: None Recommended Corequisites: None	

Level 4

Course	Prerequisites Corequisites	Career Clusters
Securities and Investments 13016400 (1 credit)	Prerequisites: None Corequisites: None Recommended Prerequisites: Principles of Business, Marketing, and Finance Recommended Corequisites: None	
Practicum in Business Management* First Time Taken: 13012200 (2 credits) Second Time Taken: 13012210 (2 credits)	Prerequisites: None Corequisites: None Recommended Prerequisites: Touch System Data Entry and Business Management, or Business Communication and Technologies Recommended Corequisites: None	
Practicum in Business Management + Extended Practicum in Business Management* First Time Taken: 13012205 (3 credits) Second Time Taken: 13012215 (3 credits)	Prerequisites: None Corequisites: Practicum in Business Management Recommended Prerequisites: Touch System Data Entry and Business Management, or Business Communication and Technologies Recommended Corequisites: None	
Practicum in Entrepreneurship* First Time Taken: 13011111 (2 credits)	Prerequisites: None Corequisites: None Recommended Prerequisites: Entrepreneurship I and Entrepreneurship II, or successful completion of at least two courses in a CTE program of study Recommended Corequisites: None	

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Accounting and Financial Services

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Statewide Program of Study: *Accounting and Financial Services*

Course Information

Level 4

Course	Prerequisites Corequisites	Career Clusters
Practicum in Entrepreneurship + Extended Practicum in Entrepreneurship* First Time Taken: 13011121 (3 credits)	Prerequisites: None Corequisites: None Recommended Prerequisites: Entrepreneurship I and Entrepreneurship II, or successful completion of at least two courses in a CTE program of study Recommended Corequisites: None	
Career Preparation for Programs of Study* First Time Taken: 12701121 (2 credits)	Prerequisites: At least one Level 2 or higher CTE course Corequisites: None Recommended Prerequisites: None Recommended Corequisites: None	
Career Preparation for Programs of Study + Extended Career Preparation* First Time Taken: 12701141 (3 credits)	Prerequisites: At least one Level 2 or higher CTE course Corequisites: None Recommended Prerequisites: None Recommended Corequisites: None	

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