

# 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

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|----------------|---|
| <b>Level 1</b> | <ul style="list-style-type: none"> <li>Principles of Business, Marketing, and Finance</li> <li>Business Information Management I</li> <li>Business Information Management I + Business Lab</li> <li>Money Matters</li> </ul>  |
| <b>Level 2</b> | <ul style="list-style-type: none"> <li>Accounting I</li> <li>Banking and Financial Services</li> <li>Financial Mathematics</li> <li>Entrepreneurship I</li> </ul>   |
| <b>Level 3</b> | <ul style="list-style-type: none"> <li>Accounting II</li> <li>Insurance Operations</li> <li>Financial Analysis</li> </ul>   |
| <b>Level 4</b> | <ul style="list-style-type: none"> <li>Securities and Investments</li> <li>Practicum in Business Management</li> <li>Practicum in Business Management + Extended Practicum in Business Management</li> <li>Practicum in Entrepreneurship</li> <li>Practicum in Entrepreneurship + Extended Practicum in Entrepreneurship</li> <li>Career Preparation for Programs of Study</li> <li>Career Preparation for Programs of Study + Extended Career Preparation</li> </ul> |

### Aligned Advanced Academic Courses

<b>AP or IB</b>	<ul style="list-style-type: none"> <li>IB Mathematics Analysis and Approaches SL</li> <li>IB Mathematics Analysis and Approaches HL</li> </ul>
<b>Dual Credit</b>	Dual credit offerings will vary by local educational agency.

Students should be advised to consider these course opportunities to enrich their preparation. AP or IB courses not listed under the Secondary Courses for High School Credit section of this framework document do not count towards concentrator/completer status for this program of study.

### Work-Based Learning and Expanded Learning Opportunities

<b>Work-Based Learning Activities</b>	<ul style="list-style-type: none"> <li>Intern with a certified public accountant (CPA) at a local business</li> <li>Intern with a city or county auditor's office</li> <li>Shadow a financial advisor as an intern at an investment company</li> </ul>
<b>Expanded Learning Opportunities</b>	<ul style="list-style-type: none"> <li>Participate in BPA, DECA, or FBLA</li> <li>Explore student membership in professional organizations such as AICPA, CIMA, or TXCPA</li> </ul>

### Aligned Industry-Based Certifications

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>Accounting – Basic</li> <li>Accounting Foundations</li> <li>Certified Insurance Service Representative</li> <li>Intuit QuickBooks Certified User</li> <li>MB-920: Microsoft Dynamics 365 Fundamentals Finance and Operations Apps</li> <li>Microsoft Office Specialist: Microsoft Access Expert (Access 2019)</li> </ul> | <ul style="list-style-type: none"> <li>Microsoft Office Specialist: Microsoft Excel Expert (Excel 2019)</li> <li>Volunteer Income Tax Assistance/Tax Counseling Certification: Advanced</li> <li>Volunteer Income Tax Assistance/Tax Counseling Certification: Basic</li> <li>Volunteer Income Tax Assistance/Tax Counseling Certification: Volunteer for Elderly</li> </ul> |
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### 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: \$56,956  
Annual Openings: 898  
10-Year Growth: 14%

#### Accountants and Auditors

Median Wage: \$78,022  
Annual Openings: 12,989  
10-Year Growth: 20%

#### Personal Financial Advisors

Median Wage: \$77,605  
Annual Openings: 1,877  
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/programs-of-study-additional-resources>



# 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	
Business Information Management I* 13011400 (1 credit)	Prerequisites: None Corequisites: None Recommended Prerequisites: Touch System Data Entry Recommended Corequisites: None	
Business Information Management I + Business Lab* 13011410 (2 credits)	Prerequisites: None Corequisites: None Recommended Prerequisites: None 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.

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



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# Business, Marketing, and Finance Career Cluster

## Statewide Program of Study: Accounting and Financial Services

### Course Information

Level 3

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

Level 4

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

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# Business, Marketing, and Finance Career Cluster

## Statewide Program of Study: *Accounting and Financial Services*

### Course Information

Level 4

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

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