



**Level 1**  
Principles of Business, Marketing, and Finance  
Personal Financial Literacy

**Level 2**

**Level 3**

**Level 4**  
Financial Markets  
Cornerstone: Business Management  
Cornerstone: Entrepreneurship Career Preparation I

HIGH SCHOOL/INDUSTRY CERTIFICATION	CERTIFICATE/LICENSE*	ASSOCIATE'S DEGREE	BACHELOR'S DEGREE	MASTER'S/DOCTORAL PROFESSIONAL DEGREE
QuickBooks Certified User	Certified Management Accountant	Real Estate	Accounting	Financial Accounting
Microsoft Office Specialist or Expert - Excel	Certified Internal Auditor	Financial, General	Financial, General	Business Administration
Certified Insurance Service Representative	Certified Income Specialist	Financial Planning and Services]	Financial Planning and Services]	Financial Planning
	Certified Public Accountant	Certified Income Specialist	Certified Income Specialist	

Occupations	Median Wage	Annual Openings	% Growth
Accountants and Auditors	\$71,469	14,436	22%
Loan Officers	\$68,598	2,419	19%
Personal Financial Advisors	\$86,965	1,861	52%
Administrative Service Managers	\$96,138	2,277	21%
Insurance Underwriters	\$66,206	594	14%

Additional industry-based certification information is available on the TEA CTE website. For more information on postsecondary options for this program of study, visit TXCTE.org.

WORK BASED LEARNING AND EXPANDED LEARNING OPPORTUNITIES	
<b>Exploration Activities:</b> Business Professionals of America (BPA) Future Business Leaders of America (FBLA) DECA	<b>Work Based Learning Activities:</b> Internship with local accounting firm Microsoft Office Specialist (MOS) certifications

The Accounting and Financial Services program of study teaches CTE learners how to examine, analyze, and interpret financial records. Through this program of study, students will learn the skills necessary to perform financial services, prepare financial statements, interpret accounting records, give advice, or audit and evaluate statements prepared by others. This program of study will also introduce students to mathematical modeling tools.



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.

Successful completion of the Accounting & Financial Services program of study will fulfill requirements of the Business and Industry Endorsement. Revised - July 2020



# COURSE INFORMATION

COURSE NAME	SERVICE ID	PREREQUISITES (PREQ) COREQUISITES (CREQ)	Grade
Principles of Business, Marketing, and Finance	13011200 (1 credit)	None	9-11
Personal Financial Literacy	13016200 (1 credit) (Money Matters)	None	9-12
Financial Markets	13016400 (1 credit) (Securities and Investments)	None	10-12
Practicum in Business Management (Cornerstone)	13012200 (2 credits) 13012205 (3 credits) 13012210 (2 credits) 13012215 (3 credits)	None	11-12
Practicum in Entrepreneurship (Cornerstone)	N1303425 (2 credits)	None	11-12
Career Preparation I	12701300 (2 credits) 12701305 (3 credits)	None	11-12

FOR ADDITIONAL INFORMATION ON THE BUSINESS, MARKETING, AND FINANCE CAREER CLUSTER, PLEASE CONTACT:

[CTE@tea.texas.gov](mailto:CTE@tea.texas.gov)

<https://tea.texas.gov/cte>

(District) offers career and technical education programs in (types of programs offered). Admission to these programs is based on (admission standards). It is the policy of (District) not to discriminate on the basis of race, color, national origin, sex or handicap in its vocational programs, services or activities as required by Title VI of the Civil Rights Act of 1964, as amended; Title IX of the Education Amendments of 1972; and Section 504 of the Rehabilitation Act of 1973, as amended. It is the policy of (District) not to discriminate on the basis of race, color, national origin, sex, handicap, or age in its employment practices as required by Title VI of the Civil Rights Act of 1964, as amended; Title IX of the Education Amendments of 1972; the Age Discrimination Act of 1975, as amended; and Section 504 of the Rehabilitation Act of 1973, as amended. (District) will take steps to assure that lack of English language skills will not be a barrier to admission and participation in all educational and vocational programs. For information about your rights or grievance procedures, contact the Title IX Coordinator at (physical address of Coordinator) (email address of Title IX Coordinator), (phone number of Title IX Coordinator), and the Section 504 Coordinator at (physical address of Coordinator), (email address of Section 504 Coordinator), (phone number of Section 504 Coordinator)