

Business, Marketing, and Finance Career Cluster

Revised – March 2024

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

Aligned Advanced Academic Courses

AP or IB	IB Mathematics Analysis and Approaches SL IB Mathematics Analysis and Approaches HL
Dual Credit	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

Work-Based Learning Activities	<ul style="list-style-type: none"> Intern with a public certified 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	<ul style="list-style-type: none"> Participate in BPA, DECA, or FBLA Explore student membership in professional organizations such as AICPA, CIMA, or TXCPA

Aligned Industry-Based Certifications

- Accounting – Basic
- Accounting Foundations
- Certified Insurance Service Representative
- Intuit QuickBooks Certified User
- MB-920: Microsoft Dynamics 365 Fundamentals Finance and Operations Apps
- Microsoft Office Specialist: Microsoft Access Expert (Access 2019)
- Microsoft Office Specialist: Microsoft Excel Expert (Excel 2019)
- 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/Licensures

- 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	
Money Matters 13016200 (1 credit)	Prerequisites: None Corequisites: None Recommended Prerequisites: Principles of Business, Marketing, and Finance Recommended Corequisites: None	
Business Information Management I 13011400 (1 credit)	Prerequisites: None Corequisites: None Recommended Prerequisites: Touch Systems Data Entry Recommended Corequisites: Business Lab	
Business Information Management I + Business Lab 13011410 (2 credits)	Prerequisites: None Corequisites: None Recommended Prerequisites: None Recommended Corequisites: Business Information Management I or Business Information Management II	

Level 2

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

Level 3

Course	Prerequisites Corequisites	Career Clusters
Insurance Operations* 13016500 (1 credit)	Prerequisites: None Corequisites: None Recommended Prerequisites: Principles of Business, Marketing, and Finance Recommended Corequisites: None	
Accounting II 13016700 (1 credit)	Prerequisites: Accounting I Corequisites: None Recommended Prerequisites: None Recommended Corequisites: None	
Financial Analysis* 13016800 (1 credit)	Prerequisites: Accounting I Corequisites: None Recommended Prerequisites: None 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 or visit <https://tea.texas.gov/cte>



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Statewide Program of Study: *Accounting and Financial Services*

Course Information

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 Information Management II 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 Information Management I 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 career and technical education (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 Career and Technical Education 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 Career and Technical Education course Corequisites: None Recommended Prerequisites: None Recommended Corequisites: None	

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