

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**
- Principles of Business, Marketing, and Finance
 - Money Matters
 - Business Information Management I

- Level 2**
- Accounting I

- Level 3**
- Accounting II

- Level 4**
- Extended Career Prep for Programs of Study



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



Aligned Advanced Academic Courses

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

- 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

- Participate in BPA, DECA, or FBLA
- Explore student membership in professional organizations such as AICPA, CIMA, or TXCPA

Aligned Industry-Based Certifications

- Accounting Foundations
- Microsoft Office Specialist: Microsoft Access Expert (Access 2019)
- Microsoft Office Specialist: Microsoft Excel Expert (Excel 2019)



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>

COURSE INFORMATION			
COURSE NAME	COURSE NUMBER AND CREDITS	PREREQUISITES (PREQ) COREQUISITES (CREQ)	GRADE
Business Information Management I	8608 (1 credit)	None	9-12
Principles of Business, Marketing, & Finance Regular or DC	8601 OR 8601-6 (1 credit)	Dual Credit: SWTJC Requirements	10-12
Money Matters Regular or DC	8647 OR 8647-6 (1 credit)	Regular: Principles of BMF DC: Prin BMF and SWTJC requirements	11-12
Accounting I Regular or DC	8645 OR 8645-6 and 8645DC (1 credit)	Regular: Principles of BMF Dual Credit: SWTJC requirements	11-12
Accounting II	8646 (1 credit)	Accounting I Regular or Dual Credit	12
Extended Career Prep for Programs of Study Reg or DC	8607 (3 credits) or 8607DC & D2 (3 credits)	Accounting I or Accounting II DC: pre-req & SWTC reqs.	12
COURSE DESCRIPTIONS			

Business Information Management I:

Students will develop the knowledge and skills of Microsoft Office Applications in order to apply to a personal and/or workplace business situation with the use of a personal computer. The course focuses on word processing documents, developing a spreadsheet, creating a database, presentation management, Internet access, and emerging technologies. Students will also continue to develop keyboarding skills and will develop skills for success in the workplace.

Principles of Business, Marketing, & Finance Regular:

College Credits for DC: BUSI 1301 & BMGT 1301

Principles of Business, Marketing, & Finance Dual Credit

In the first semester, students will create their very own business! Students are given the opportunity to enjoy hands-on learning in all areas of business, including the process of building one from the ground up. The second semester allows students to learn to walk in the shoes of a supervisor. Through discussion, role-play, and group interaction students will gain familiarity with valuable leadership qualities, as well as experience in managing the diverse situations of the workplace.

Money Matters Regular:

College Credit for DC: BUSI 1307

Money Matters Dual Credit

In this course, students learn about setting long and short-term financial goals based on their budgets and will learn life skills such as investing, insurance, budgeting, careers, planning, and money.

Accounting I Regular:

College Credit for DC: ACNT 1403

Accounting I Dual Credit

Students will learn the language of business. They will learn how to manage, record, classify, analyze, and distribute money in a business and prepare financial statements that will allow business owners and investors to make decisions.

Accounting II:

Satisfies a Math credit for graduation

Students will gain more knowledge regarding the language of business. They will enhance their knowledge of accounting and finance careers and will get more detailed instruction in recording, managing, classifying, analyzing, and distributing money in a business.

Extended Career Prep for Programs of Study Reg or DC:

College Credit: BMGT 1382

Students are given the opportunity to work in their program of study while earning high school credit and develop employment experiences, which must be related to the student's current program of study alongside advanced classroom instruction. The goal is to prepare students with a variety of skills to transition from job- to career-mindedness. This course provides a continuing focus on collaborative feedback between the employer, teacher, and student. Students are taught about finding their future careers, keeping, as well as leaving, a job, and how to expound on their employable talents.