

# 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**
- Practicum in Business Management + Extended Practicum in Business Management
  - Career Preparation for Programs of Study + Extended Career Preparation



### 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 Practicum in Business Management Regular or DC	8625 OR 8625-6 (3 credits)	Regular: BIM II or Bus. Mgmt. Dual Credit: SWTJC requirements	12

## COURSE DESCRIPTIONS

### Business Information Management I:

Articulated Credit at SWTJC: ITSC 1301

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/Articulated Credit: 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 Practicum in Business Management Reg or DC:

College/Articulated Credit: BMGT 1382

The course allows students the opportunity to work while still receiving school credit. Students are taught about finding their future careers, keeping, as well as leaving, a job, and how to expound on their employable talents.

**Courses in yellow are advanced courses for endorsement purposes.**

