



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.

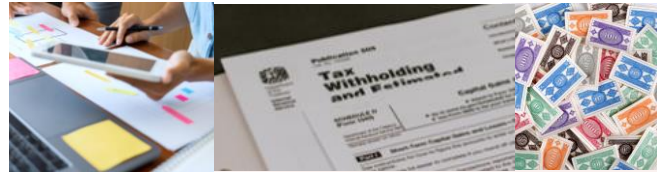
Statewide Program of Study: *Accounting and Financial Services*

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

- | | |
|----------------|--|
| Level 1 | <ul style="list-style-type: none"> Principles of Business, Marketing, & Finance Business Information Management 1 Money Matters |
| Level 2 | <ul style="list-style-type: none"> Accounting 1 Financial Mathematics Entrepreneurship 1 |
| Level 3 | <ul style="list-style-type: none"> Accounting 2 |



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



Work-Based Learning and Expanded Learning Opportunities

Work-Based Learning Activities	<ul style="list-style-type: none"> Intern with a certified public 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
- 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%



Successful completion of the Accounting and Financial Services program of study will fulfill requirements of the Business and Industry endorsement.



Business, Marketing, & Finance Cluster

Business & Industry Endorsement

Accounting & Financial Services Program of Study

Principles of Business,
Marketing, & Finance
(1 Credit)
9th-11th

Money Matters
(1 Credit)
9th-12th

Business Information
Management 1
(1 Credit)
9th-12th

Entrepreneurship 1
(1 Credit)
9th-12th

Accounting 1
(1 Credit)
10th-12th

Financial Math
(1 Credit)
11th-12th

Accounting 2
(1 Credit)
11th-12th

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Statewide Program of Study: **Business Management**

The Business Management program of study focuses on occupational and educational opportunities associated with planning, directing, and coordinating the administrative services and operations of an organization. It includes formulating policies, managing daily operations, and allocating the use of materials and human resources. This program of study also introduces students to mathematical modeling tools and organizational evaluation methods.



Secondary Courses for High School Credit

- | | |
|----------------|---|
| Level 1 | <ul style="list-style-type: none"> Principles of Business, Marketing, & Finance Business Information Management 1 |
| Level 2 | <ul style="list-style-type: none"> Virtual Business Business Information Management 2 Entrepreneurship 1 |
| Level 3 | <ul style="list-style-type: none"> Business Management Global Business |

Aligned Advanced Academic Courses

AP	AP Statistics
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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 at local business in the HR department
- Shadow the COO of a local business or chamber of commerce

Expanded Learning Opportunities

- Participate in BPA, DECA, FBLA, or related UIL events
- Explore student membership in related professional organizations

Aligned Industry-Based Certifications

- Entrepreneurship & Small Business
- Microsoft Office Specialist: Microsoft Excel Expert (Excel 2019)
- Microsoft Office Specialist: Microsoft Word Expert (Word 2019)
- Stukent Social Media Marketing Certification



Successful completion of the Business Management program of study will fulfill requirements of the Business and Industry endorsement.



Example Postsecondary Opportunities

Associate Degrees

- Business Administration and Management
- Human Resources Management

Bachelor's Degrees

- Business Analytics
- Accounting and Business

Master's, Doctoral, and Professional Degrees

- Business Administration and Management
- Organizational Leadership

Additional Stackable IBCs/License

- Professional Certificate in Team Leadership
- Property Tax Professionals



Example Aligned Occupations

First-Line Supervisors of Administrative Support Workers

Median Wage: \$59,585
Annual Openings: 13,885
10-Year Growth: 9%

Human Resources Specialists

Median Wage: \$61,278
Annual Openings: 6,239
10-Year Growth: 23%

General and Operations Managers

Median Wage: \$83,220
Annual Openings: 25,450
10-Year Growth: 23%

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, & Finance Cluster

Business & Industry Endorsement

Business Management Program of Study

Principles of Business,
Marketing, & Finance
(1 Credit)
9th-11th

Business Information
Management 1
(1 Credit)
9th-12th

Entrepreneurship 1
(1 Credit)
9th-12th

Business Information
Management 2
(1 Credit)
10th-12th

Virtual Business
(0.5 Credit)
10th-12th

Global Business
(0.5 Credit)
10th-12th

Business Management
(1 Credit)
10th-12th

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Statewide Program of Study: **Marketing and Sales**

The Marketing and Sales program of study focuses on occupational and educational opportunities associated with collecting information to estimate potential sales of a product or service and create campaigns to market or distribute goods and services. It includes applying data related to customer demographics, preferences, needs, and buying habits.



Secondary Courses for High School Credit

- | | |
|----------------|---|
| Level 1 | <ul style="list-style-type: none"> Principles of Business, Marketing, & Finance |
| Level 2 | <ul style="list-style-type: none"> Sports & Entertainment Marketing Virtual Business Digital Design & Media Production Entrepreneurship 1 |
| Level 3 | <ul style="list-style-type: none"> Advertising Social Media Marketing |
| Level 4 | <ul style="list-style-type: none"> Extended Practicum in Marketing |

Aligned Advanced Academic Courses

AP	AP Statistics
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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

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|--|---|
| Work-Based Learning Activities | <ul style="list-style-type: none"> Intern at a marketing and advertising company Job shadow a pharmaceutical sales representative Intern at a local retail company |
| Expanded Learning Opportunities | <ul style="list-style-type: none"> Job shadow an account representative at a marketing firm Participate in BPA, DECA, FBLA, or related UIL events |

Aligned Industry-Based Certifications

- Entrepreneurship & Small Business
- Stukent Social Media Marketing Certification



Successful completion of the Marketing and Sales program of study will fulfill requirements of the Business and Industry endorsement.



Example Postsecondary Opportunities

Associate Degrees

- Marketing/Marketing Management
- Retail Management

Bachelor's Degrees

- Business Administration
- Marketing/Marketing Management
- Fashion Merchandising

Master's, Doctoral, and Professional Degrees

- Business Administration
- Applied Economics
- Business Analytics

Additional Stackable IBCs/License

- Salesforce
- Service Contract Providers



Example Aligned Occupations

Retail Salespersons

Median Wage: \$28, 356
Annual Openings: 56,132
10-Year Growth: 15%

Market Research Analysts

Median Wage: \$60,926
Annual Openings: 5,688
10-Year Growth: 35%

Sales Managers

Median Wage: \$123,729
Annual Openings: 3,368
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, & Finance Cluster

Business & Industry Endorsement

Marketing & Sales Program of Study

Principles of Business,
Marketing, & Finance
(1 Credit)
9th-11th

Sports & Entertainment
Marketing
(0.5 Credit)
9th-12th

Virtual Business
(0.5 Credit)
10th-12th

Digital Design & Media
Production
(1 Credit)
7th-8th

Entrepreneurship 1
(1 Credit)
10th-12th

Social Media
Marketing
(0.5 Credit)
9th-12th

Advertising
(0.5 Credit)
10th-12th

Extended Practicum in
Marketing
(3 Credits)
11th-12th

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