Business, Marketing, and Finance

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.

Program of Study: Accounting & 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.

Courses

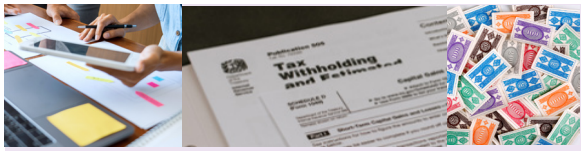
9th Grade	Foundations of Business Communication and Technologies Money Matters
10th Grade	Accounting I Banking and Financial Services Virtual Business (Optional) Entrepreneurship I
11th Grade	Accounting II Business Management (Optional)
12th Grade	Statistics and Business Decision Making (Optional) Practicum in Business Management OR Career Preparation for Programs of Study

Work-Based Learning/Expanded Learning Opportunities

Work-Based Learning Activities	• Earn industry certification • Work on industry projects • Work with Panther Business & Financial Solutions
Expanded Learning Opportunities	• Future Business Leaders of America (FBLA) • UIL Accounting

Aligned Industry-Based Certifications

- Intuit QuickBooks Certified User
- Volunteer Income Tax Assistance/Tax Counseling Certification: Basic or Advanced



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

Example Aligned Occupations

Tax Preparers
Median Wage: $47,801
Annual Openings: 1,738
10-Year Growth: 14%

Accountants and Auditors
Median Wage: $78,899
Annual Openings: 11,834
10-Year Growth: 20%

Personal Financial Advisors
Median Wage: $81,658
Annual Openings: 2,522
10-Year Growth: 21%

Successful completion of this program of study will fulfill requirements of the Business and Industry Endorsement.
Approved Statewide Program of Study. C. E. King High School – 2026-27

Accounting & Financial Services

Course Information

Level 1

Foundations of Business Communication and Technologies — **13011400**

Grade: 9-12 **Credit: 1**

In Foundations of Business Communication and Technologies, students implement personal and interpersonal skills to strengthen individual performance in the workplace and in society and make a successful transition to the workforce and postsecondary education. Students apply technical skills to address business applications of emerging technologies, create word-processing documents, develop a spreadsheet, formulate a database, and make an electronic presentation using appropriate software.

Money Matters — **13016200**

Grade: 9-12 **Credit: 1**

In Money Matters, students will investigate money management from a personal financial perceptive. Students will apply critical-thinking skills to analyze financial options based on current and projected economic factors. Students will gain knowledge and skills necessary to establish short term and long-term financial goals. Students will examine various methods of achieving short-term and long-term financial goals through various methods such as investing, tax planning, asset allocating, risk management, retirement planning, and estate planning.

Level 2

Accounting I — **13016600**

Grade: 10-12 **Credit: 1**

Accounting encompasses careers that record, classify, summarize, analyze, and communicate a business's financial information/business transactions for use in management decision making. Accounting includes such activities as bookkeeping, systems design, analysis, and interpretation of accounting information.

Banking and Financial Services — **13016300**

Grade: 10-12 **Credit: 0.5**

Banking services are primarily concerned with accepting deposits, lending funds, and extending credit. Banking services include cash management, short-term investments, mortgages and other loans, credit cards, and bill payment. Banking services are delivered via a number of different institutions, from commercial banks (the largest group) and other traditional means (savings and loans associations, credit unions, and local banks) to newer ventures through insurance companies, brokerage houses, and the Internet.

Entrepreneurship I — **13011101**

Grade: 10-12 **Credit: 1**

In Entrepreneurship I, students will gain the knowledge and skills needed to become an entrepreneur in a free enterprise system. Students will learn the key concepts necessary to begin and operate a business. The primary focus of the course is to help students identify the types and selection criteria of business structures, understand the components of a business plan, determine feasibility of an idea using research, and develop and present a business concept. In addition, students will understand the basics of management, accounting, finance, marketing, risk, and product development.

Virtual Business (Optional) — **13012000**

Grade: 10-12 **Credit: 0.5**

Virtual Business is designed for students to start a virtual business by creating a web presence, conducting online and off-line marketing, examining contracts appropriate for an online business, and demonstrating project-management skills. Students will also demonstrate bookkeeping skills for a virtual business, maintain business records, and understand legal issues associated with a virtual business.

Level 3

Accounting II (Satisfies a math credit) 13016700

Grade: 11-12 **Credit: 1**
Prerequisite: Accounting I

Students continue to investigate the field of accounting, including how it is impacted by industry standards as well as economic, financial, technological, international, social, legal, and ethical factors. Students reflect on this knowledge as they engage various managerial and cost accounting activities. Students formulate and interpret financial information for use in management decision-making.

Industry Based Certification: Intuit QuickBooks Certified User

Business Management (Optional) 13012100

Grade: 11-12 **Credit: 1**

Business Management is designed to familiarize students with the concepts related to business management as well as the functions of management, including planning, organizing, staffing, leading, and controlling. Students will also demonstrate interpersonal and project-management skills.

Level 4

Statistics and Business Decision Making (Satisfies a math credit) (Optional) 13016900

Grade: 12 **Credit: 1**
Prerequisite: Algebra II

Statistics and Business Decision Making is an introduction to statistics and the application of statistics to business decision making. Students will use statistics to make business decisions. Students will determine the appropriateness of methods used to collect data to ensure conclusions are valid.

Practicum in Business Management 13012200

Grade: 12 **Credit: 2**
Prerequisite: Business Information Management II OR Accounting II

Practicum in Business Management is designed to give students supervised practical application of previously studied knowledge and skills. Practicum experiences occur in a paid or unpaid arrangement and a variety of locations appropriate to the nature and level of experience. Students implement personal and interpersonal skills to strengthen individual performance in the workplace and in society and to make a successful transition to the workforce or postsecondary education. Students apply technical skills to address business applications of emerging technologies. Students develop a foundation in the economic, financial, technological, international, social, and ethical aspects of business to become competent consumers, employees, and entrepreneurs. Students enhance reading, writing, computing, communication, and reasoning skills and apply them to the business environment. Students incorporate a broad base of knowledge that includes the legal, managerial, marketing, financial, ethical, and international dimensions of business to make appropriate business decisions.

Industry Based Certification: Volunteer Income Tax Assistance/Tax Counseling Certification: Basic or Advanced