



**Local Implementation Considerations:**

Students completing two or more courses for two or more credits within a program of study earn concentrator status for Perkins V federal accountability reporting.

Proposed Indicator: Students finishing three or more courses for four or more credits with one course from level 3 or 4 within a program of study earn completer status for federal accountability reporting.



## COURSES

### LEVEL 1

Principles of Business, Marketing, and Finance  
Money Matters  
Business Information Management I/Lab

### LEVEL 2

Accounting I  
Banking and Financial Services  
Financial Mathematics

### LEVEL 3

Accounting II  
Financial Analysis  
Insurance Operations

### LEVEL 4

Securities and Investments  
Practicum in Business Management  
Practicum in Entrepreneurship (TBD)  
Career Preparation I

## POSTSECONDARY OPTIONS

HIGH SCHOOL/ INDUSTRY CERTIFICATION	CERTIFICATE/ LICENSE*	ASSOCIATE'S DEGREE	BACHELOR'S DEGREE	MASTER'S/ DOCTORAL PROFESSIONAL DEGREE
QuickBooks Certified User	Certified Management Accountant	Real Estate	Accounting	Financial Accounting
Microsoft Office Specialist or Expert - Excel	Certified Internal Auditor	Financial, General		Business Administration
Certified Insurance Service Representative	Certified Income Specialist	Financial Planning and Services		Financial Planning
	Certified Public Accountant	Certified Income Specialist		

Additional industry based certification information is available from the TEA CTE website.

For more information on postsecondary options  
for this program of study, visit TXCTE.org.

OCCUPATIONS	MEDIAN WAGE	ANNUAL OPENINGS	% GROWTH
Accountants and Auditors	\$71,469	14,436	22%
Loan Officers	\$68,598	2,419	19%
Personal Financial Advisors	\$86,965	1,861	52%
Administrative Service Managers	\$96,138	2,277	21%
Insurance Underwriters	\$66,206	594	14%

## WORK BASED LEARNING AND EXPANDED LEARNING OPPORTUNITIES

**Exploration Activities:**  
Business Professionals  
of America (BPA), Future  
Business Leaders of  
America (FBLA), and  
DECA

**Work Based Learning  
Activities:**  
Internship with local  
accounting firm;  
Microsoft Office Specialist  
(MOS) certifications

The Accounting and Financial Services program of study teaches CTE concentrators how to examine, analyze, and interpret financial records. Through this program of study, students will learn the skills necessary to perform financial services, prepare financial statements, interpret accounting records, give advice, or audit and evaluate statements prepared by others. This program of study will also introduce students to mathematical modeling tools.



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.

Successful completion of the Accounting & Financial Services program of study will fulfill requirements of the Business and Industry Endorsement.  
Approved Statewide Program of Study - September 2019

# COURSE INFORMATION

COURSE NAME	SERVICE ID	PREREQUISITES(PREQ) COREQUISITES(CREQ)	GRADE
Principles of Business, Marketing, and Finance	13011200 (1 credit)	None	9-11
Money Matters	13016200 (1 credit)	None	9-12
Business Information Management I/Lab	13011400 (1 credit) 13011410 (2 credits)	None	9-12
Accounting I	13016600 (1 credit)	None	10-12
Banking and Financial Services	13016300 (.5 credit)	None	10-12
Financial Mathematics	13018000 (1 credit)	PREQ: Algebra I	10-12
Accounting II	13016700 (1 credit)	PREQ: Accounting I	11-12
Financial Analysis	13016800 (1 credit)	PREQ: Accounting I	11-12
Insurance Operations	13016500 (1 credit)	None	10-12
Securities and Investments	13016400 (1 credit)	None	10-12
Practicum in Business Management	13012200 (2 credits) 13012205 (3 credits) 13012210 (2 credits) 13012215 (3 credits)	None	11-12
Practicum in Entrepreneurship	TBD	TBD	TBD
Career Preparation I	12701300 (2 credits) 12701305 (3 credits)	None	11-12

**FOR ADDITIONAL INFORMATION ON THE BUSINESS, MARKETING,  
AND FINANCE CAREER CLUSTER, PLEASE CONTACT:**

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<https://tea.texas.gov/cte>



## COURSES

Principles of Business, Marketing, and Finance  
Business Information Management I/Lab

### LEVEL 1

Business Law  
Virtual Business  
Business Information Management II/Lab

### LEVEL 2

Business Management  
Global Business  
Human Resources Management

### LEVEL 3

Statistics and Business Decision Making  
Practicum in Business Management  
Practicum in Entrepreneurship (TBD)  
Career Preparation I

### LEVEL 4

## POSTSECONDARY OPTIONS

HIGH SCHOOL/ INDUSTRY CERTIFICATION	CERTIFICATE/ LICENSE*	ASSOCIATE'S DEGREE	BACHELOR'S DEGREE	MASTER'S/ DOCTORAL PROFESSIONAL DEGREE
Microsoft Office Specialist or Expert - Excel	Certified Records Manager	Business Administration		
Microsoft Office Specialist or Expert - Word	Certified Facility Manager	Business/ Commerce		Business Management
Google Cloud Certified Professional - G-Suite	Certified Commercial Contracts Manager	Public Administration		
Certified Associate in Project Management	Teradata 14 Basics/ Certified Technical Specialist	Business Management	Management Science	

Additional industry based certification information is available from the TEA CTE website.

For more information on postsecondary options for this program of study, visit [TXCTE.org](http://TXCTE.org).

OCCUPATIONS	MEDIAN WAGE	ANNUAL OPENINGS	% GROWTH
Administrative Service Managers	\$96,138	2,277	21%
Management Analysts	\$87,651	4,706	32%
General and Operations Managers	\$107,640	18,679	20%
Operations Research Analysts	\$78,083	1,128	38%
Supervisors of Administrative Support Workers	\$57,616	14,982	20%

## WORK BASED LEARNING AND EXPANDED LEARNING OPPORTUNITIES

**Exploration Activities:**  
Business Professionals of America (BPA), Future Business Leaders of America (FBLA), and DECA

**Work Based Learning Activities:**  
Internship with local business or chamber of commerce;

The Business Management program of study teaches CTE concentrators how to plan, direct, and coordinate the administrative services and operations of an organization. Through this program of study, students will learn the skills necessary to formulate policies, manage daily operations, and allocate the use of materials and human resources. This program of study will also introduce students to mathematical modeling tools and organizational evaluation methods.



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.

Successful completion of the Business Management program of study will fulfill requirements of the Business and Industry Endorsement.  
Approved Statewide Program of Study - September 2019



# COURSE INFORMATION

COURSE NAME	SERVICE ID	PREREQUISITES (PREQ) COREQUISITES (CREQ)	GRADE
Principles of Business, Marketing, and Finance	13011200 (1 credit)	None	9-11
Business Information Management I/Lab	13011400 (1 credit) 13011410 (2 credits)	None	9-12
Business Law	13011700 (1 credit)	None	11-12
Virtual Business	13012000 (.5 credit)	None	10-12
Business Information Management II/Lab	13011500 (1 credit) 13011510 (2 credits)	PREQ: Business Information Management I	10-12
Business Management	13012100 (1 credit)	None	10-12
Global Business	13011800 (.5 credit)	None	10-12
Human Resource Management	13011900 (.5 credit)	None	11-12
Statistics and Business Decision Making	13016900 (1 credit)	PREQ: Algebra II	11-12
Practicum in Business Management	13012200 (2 credits) 13012205 (3 credits) 13012210 (2 credits) 13012215 (3 credits)	None	11-12
Practicum in Entrepreneurship	TBD	TBD	TBD
Career Preparation I	12701300 (2 credits) 12701305 (3 credits)	None	11-12

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## COURSES



### LEVEL 1

Principles of Business, Marketing, and Finance  
Business Information Management I/Lab

### LEVEL 2

Entrepreneurship

### LEVEL 3

Mobile Application Development  
Entrepreneurship II (TBD)

### LEVEL 4

Practicum in Business Management  
Practicum in Entrepreneurship (TBD)  
Project-Based Research  
Career Preparation I

## POSTSECONDARY OPTIONS

HIGH SCHOOL/ INDUSTRY CERTIFICATION	CERTIFICATE/ LICENSE*	ASSOCIATE'S DEGREE	BACHELOR'S DEGREE	MASTER'S/ DOCTORAL PROFESSIONAL DEGREE
Microsoft Office Expert - Excel	Certified Facility Manager	Business Administration and Management		
Microsoft Office Expert - Word	Certified Management Accountant	Business/ Commerce		
Entrepreneurship and Small Business	Certified Project Consultant	Public Administration		
	Accredited Management Consultant	Business Management	Management Science	
Additional industry based certification information is available from the TEA CTE website.				
For more information on postsecondary options for this program of study, visit TXCTE.org.				

OCCUPATIONS	MEDIAN WAGE	ANNUAL OPENINGS	% GROWTH
General and Operations Managers	\$107,640	18,679	20%
Management Analysts	\$87,651	4,706	32%
Managers, All Others	\$113,110	1,794	26%

## WORK BASED LEARNING AND EXPANDED LEARNING OPPORTUNITIES

**Exploration Activities:**  
Business Professionals of  
America (BPA), Future  
Business Leaders of  
America (FBLA), and  
DECA

**Work Based Learning  
Activities:**  
Internship with local  
management consulting  
firm

The Entrepreneurship program of study teaches CTE concentrators how to plan, direct, and coordinate the management and operations of public or private sector organizations. Through this program of study, students will learn the skills necessary to formulate policies, manage daily operations, analyze management structures, and plan for the use of materials and human resources.



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.

Successful completion of the Entrepreneurship program of study will fulfill requirements of the Business and Industry Endorsement.  
Approved Statewide Program of Study - September 2019



# COURSE INFORMATION

COURSE NAME	SERVICE ID	PREREQUISITES (PREQ) COREQUISITES (CREQ)	GRADE
Principles of Business, Marketing, and Finance	13011200 (1 credit)	None	9-11
Business Information Management I/Lab	13011400 (1 credit) 13011410 (2 credits)	None	9-12
Entrepreneurship	13034400 (1 credit)	None	10-12
Mobile Application Development	03580390 (.5 -1 credit)	PREQ: Algebra 1	9-12
Entrepreneurship II (TBD)	TBD	TBD	TBD
Practicum in Business Management	13012200 (2 credits) 13012205 (3 credits) 13012210 (2 credits) 13012215 (3 credits)	None	11-12
Practicum in Entrepreneurship (TBD)	TBD	TBD	TBD
Project-Based Research	12701500 (1 credit)	None	11-12
Career Preparation I	12701300 (2 credits) 12701305 (3 credits)	None	11-12

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## MARKETING & SALES

### LEVEL 1

Principles of Business, Marketing, and Finance

### LEVEL 2

Fashion Marketing  
Sports and Entertainment Marketing  
Virtual Business  
Marketing (TBD)

### LEVEL 3

Social Media Marketing  
Advertising  
Retail Management  
Sports and Entertainment Marketing II  
Statistics and Business Decision Making  
Fundamentals of Real Estate

### LEVEL 4

Advanced Marketing  
Practicum in Marketing  
Practicum in Entrepreneurship (TBD)  
Career Preparation I

## POSTSECONDARY OPTIONS

HIGH SCHOOL/ INDUSTRY CERTIFICATION	CERTIFICATE/ LICENSE*	ASSOCIATE'S DEGREE	BACHELOR'S DEGREE	MASTER'S/ DOCTORAL PROFESSIONAL DEGREE
Microsoft Office Specialist or Expert - Excel	Certified Product Manager	Marketing/Marketing Management, General		Marketing
Microsoft Office Specialist or Expert - Word	DMA Certified Marketing Professional	Consumer Merchandising/Retailing Management	Business Administration	
Google Analytics Individual Qualification	Certified Salesperson	International Marketing	Applied Economics	
Entrepreneurship and Small Business	Real Estate Appraiser	Business	Marketing Research	Advertising

Additional industry based certification information is available from the TEA CTE website.

For more information on postsecondary options for this program of study, visit [TXCTE.org](http://TXCTE.org).

OCCUPATIONS	MEDIAN WAGE	ANNUAL OPENINGS	% GROWTH
Marketing Research Analysts and Marketing Specialists	\$70,346	4,664	40%
Insurance Sales Agents	\$43,181	5,886	30%
Management Analysts	\$87,651	4,706	32%
Wholesale and Retail Buyers	\$51,106	1,299	19%
First-Line Supervisors of Retail Sales Workers	\$72,550	2,826	15%

## WORK BASED LEARNING AND EXPANDED LEARNING OPPORTUNITIES

**Exploration Activities:**  
Business Professionals of America (BPA), Future Business Leaders of America (FBLA), and DECA

**Work Based Learning Activities:**  
Internship with local marketing firm; shadow a real estate agent; operate a school store on campus

The Marketing and Sales program of study teaches CTE concentrators how to collect information to determine potential sales of a product or service and/or create a marketing campaign to market or distribute goods and services. Through this program of study, students will learn the skills necessary to understand and apply data on customer demographics, preferences, needs, and buying habits.



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.

Successful completion of the Marketing and Sales program of study will fulfill requirements of the Business and Industry Endorsement.  
Approved Statewide Program of Study - September 2019



# COURSE INFORMATION

COURSE NAME	SERVICE ID	PREREQUISITES (PREQ) COREQUISITES (CREQ) RECOMMENDED REQUISITES (RPREQ or CRCEQ)	GRADE
Principles of Business, Marketing, and Finance	13011200 (1 credit)	None	9-11
Fashion Marketing	13034300 (.5 credit)	None	9-12
Sports and Entertainment Marketing	13034600 (.5 credit)	None	9-12
Virtual Business	13012000 (.5 credit)	None	10-12
Marketing	TBD	TBD	TBD
Social Media Marketing	13034650 (.5 credit)	None	9-12
Advertising	13034200 (.5 credit)	None	9-12
Retail Management	N13034600 (1 credit)	None	10-12
Sports and Entertainment Marketing II	N1303422 (.5 credit)	PREQ: Sports and Entertainment Marketing	10-12
Statistics and Business Decision Making	13016900 (1 credit)	PREQ: Algebra II	11-12
Fundamentals of Real Estate	N1301120 (2 credits)	None	11-12
Advanced Marketing	13034700 (2 credits)	PREQ: One credit from the courses in the Marketing Career Cluster	11-12
Practicum in Marketing	13034800 (2 credits) 13034805 (3 credits) 13034805 (2 credits) 13034815 (3 credits)	None	11-12
Practicum in Entrepreneurship	TBD	TBD	TBD
Career Preparation I	12701300 (2 credits) 12701305 (3 credits)	None	11-12

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