
2023 - 2024
PROGRAM GUIDE FOR:
FINANCE CLUSTER



ALABAMA STATE DEPARTMENT OF EDUCATION
CAREER AND TECHNICAL EDUCATION
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Finance Cluster Program Guide

This cluster prepares high school students for careers in the field of finance. Rigorous instruction is provided to equip learners with knowledge and skills for college and career readiness. Extended learning experiences to enrich and enhance instruction is reinforced through learner participation in career and technical student organizations (DECA and FBLA).

****Courses highlighted in yellow are shared with other clusters. See "Shared Courses" table on page 4 for additional details.**

Career Pathway Program	Accounting Program (Must teach three courses from this program list within two years.)		
	This program is for students who are interested in pursuing careers in accounting. Courses provide an overview of career opportunities, which are available in every sector of the economy and require individuals working in accounting to have strong computational, analytical, and interpersonal skills and effective use of technology.		
Course Number	Career Pathway Program Courses	Career Readiness Indicator (CRI)	In Demand Occupations
12104G1012	Accounting	<ul style="list-style-type: none"> • ASK Institute – Concepts of Finance • Certiport – Entrepreneurship and Small Business (must hold concentrator status) • Certified Guest Service Professional • National Retail Federation – National Professional Certification in Customer Service and Sales • Certiport Information Technology Specialist (ITS) Databases • IC³ Global Standard 6 (or higher) Three Exams Required • Intuit® QuickBooks Certified User • Microsoft Office – Access Expert 2019/O365 • Microsoft Office – Excel Expert 2019/O365 • Microsoft Office – Word Expert 2019/O365 • Microsoft Office Specialist - Associate 2019/O365 (MOS) (Two of the following areas REQUIRED) <ul style="list-style-type: none"> • Excel Associate • Outlook Associate • PowerPoint Associate • Word Associate 	<ul style="list-style-type: none"> • Accountants and Auditors • Insurance Sales Agents • Tellers • Financial Managers • Loan Officers • Securities, Commodities, and Financial Services Sales Agents • Claims Adjusters, Examiners, and Investigators • Loan Interviewers and Clerks • Insurance Claims and Policy Processing Clerks • Personal Financial Advisors • Actuaries • Financial and Investment Analysts • Financial Risk Specialists
12104G1022	Advanced Accounting		
12009G0501	Business Communications – ½ credit		
12009G1001	Business Communications – 1 credit		
10005G1001	Business Software Applications I		
12147G1003	Career Pathway Project in Finance		
22153G1000	Career Preparedness		
12104G1001	College Accounting		
22998G1014	Cooperative Education		
12147G1002	CTE Lab in Finance		
10052G1001	Data Analytics		
12105G1001	Economic and Financial Services		
19262G0500	Personal Finance – ½ credit		
19262G1001	Personal Finance – 1 credit		

Career Pathway Program	Financial Management Program (Must teach three courses from this program list within two years.)		
	This program is for students who are interested in pursuing careers in finance. Courses provide an overview of career opportunities, which are available in every sector of the economy and require individuals working in finance to have strong computational, analytical, and interpersonal skills and effective use of technology.		
Course Number	Career Pathway Program Courses	Career Readiness Indicator (CRI)	In Demand Occupations
12009G0501	Business Communications – ½ credit	<ul style="list-style-type: none"> • ASK Institute – Concepts of Finance • IC³ Global Standard 6 (or higher) Three Exams Required • Certiport – Entrepreneurship and Small Business (must hold concentrator status) • Certified Guest Service Professional • Certiport Information Technology Specialist (ITS) Databases • Intuit® QuickBooks Certified User • Microsoft Office – Access Expert 2019/O365 • Microsoft Office – Excel Expert 2019/O365 • Microsoft Office – Word Expert 2019/O365 • Microsoft Office Specialist - Associate 2019/O365 (MOS) (Two of the following areas REQUIRED) <ul style="list-style-type: none"> • Excel Associate • Outlook Associate • PowerPoint Associate • Word Associate • National Retail Federation – National Professional Certification in Customer Service and Sales 	<ul style="list-style-type: none"> • Accountants and Auditors • Insurance Sales Agents • Tellers • Financial Managers • Loan Officers • Securities, Commodities, and Financial Services Sales Agents • Claims Adjusters, Examiners, and Investigators • Loan Interviewers and Clerks • Insurance Claims and Policy Processing Clerks • Personal Financial Advisors • Actuaries • Financial and Investment Analysts • Financial Risk Specialists
12009G1001	Business Communications – 1 credit		
12007G0500	Business Finance – ½ credit		
12007G1000	Business Finance		
10005G1001	Business Software Applications I		
12147G1003	Career Pathway Project in Finance		
22153G1000	Career Preparedness		
22998G1014	Cooperative Education		
12147G1002	CTE Lab in Finance		
10052G1001	Data Analytics		
12105G1001	Economic and Financial Services		
12053G1000	Entrepreneurship		
12103G1006	Fundamentals of Financial Management		
12056G1002	Global Financial Markets		
19262G0500	Personal Finance – ½ credit		
19262G1001	Personal Finance – 1 credit		

Insurance Program			
(Must teach three courses from this program list within two years.)			
Career Pathway Program	This program is for students who are interested in pursuing careers in the insurance industry. Courses provide an overview of career opportunities, which are available in every sector of the economy and require individuals working in insurance to have knowledge and skills to protect individuals and businesses from financial losses, delivers services that transfer risk from an individual or business to an insurance company, and effective use of technology.		
Course Number	Career Pathway Program Courses	Career Readiness Indicator (CRI)	In Demand Occupations
12009G0501	Business Communications – ½ credit	<ul style="list-style-type: none"> • Certified Insurance Service Representative • ASK Institute – Concepts of Finance • Certiport – Entrepreneurship and Small Business (must hold concentrator status) • Certified Guest Service Professional • IC3 Global Standard 6 (or higher) Three Exams Required • Intuit@ QuickBooks Certified User • Microsoft Office – Access Expert 2019/O365 • Microsoft Office – Excel Expert 2019/O365 • Microsoft Office – Word Expert 2019/O365 • Microsoft Office Specialist - Associate 2019/O365 (MOS) (Two of the following areas REQUIRED) <ul style="list-style-type: none"> • Excel Associate • Outlook Associate • PowerPoint Associate • Word Associate • National Retail Federation – National Professional Certification in Customer Service and Sales 	<ul style="list-style-type: none"> • Accountants and Auditors • Insurance Sales Agents • Tellers • Financial Managers • Loan Officers • Securities, Commodities, and Financial Services Sales Agents • Claims Adjusters, Examiners, and Investigators • Loan Interviewers and Clerks • Insurance Claims and Policy Processing Clerks • Personal Financial Advisors • Actuaries • Financial and Investment Analysts • Financial Risk Specialists
12009G1001	Business Communications – 1 credit		
10005G1001	Business Software Applications I		
12147G1003	Career Pathway Project in Finance		
22153G1000	Career Preparedness		
12106G0504	Claims and Underwriting Operations – ½ credit		
22998G1014	Cooperative Education		
12147G1002	CTE Lab in Finance		
12053G1000	Entrepreneurship		
12106G0505	Foundations of Insurance I – Property and Casualty – ½ credit		
12106G0506	Foundations of Insurance II – Life and Health – ½ credit		
19262G0500	Personal Finance – ½ credit		
19262G1001	Personal Finance – 1 credit		
12106G0507	Risk Management and Commercial Insurance – ½ credit		

*NAF Academy of Finance Program					
(Must teach three courses from this program list within two years.)					
Career Pathway Program	This program is for students who are interested in pursuing careers in finance. Courses provide an overview of career opportunities, which are available in every sector of the economy and require individuals working in finance to have strong computational, analytical, and interpersonal skills and effective use of technology. The Academy of Finance connects high school students with the world of financial services and personal finance, offering a curriculum that covers banking and credit, financial planning, global finance, securities, insurance, accounting, and economics. The Academy of Finance curriculum and certification is validated by the Council for Economic Education.				
Course Number	Career Pathway Program Courses	Career Readiness Indicator (CRI)	In Demand Occupations		
12103G0502	Advanced Finance - NAF – ½ credit	<ul style="list-style-type: none"> • ASK Institute – Concepts of Finance • IC³ Global Standard 6 (or higher) Three Exams Required • Intuit@ QuickBooks Certified User • Microsoft Office – Access Expert 2019/O365 • Microsoft Office – Excel Expert 2019/O365 • Microsoft Office – Word Expert 2019/O365 • Microsoft Office Specialist 219/365 (MOS) (Two of the following areas REQUIRED) <ul style="list-style-type: none"> ○ Excel Associate ○ Outlook Associate ○ PowerPoint Associate ○ Word Associate 	<ul style="list-style-type: none"> • Accountants and Auditors • Insurance Sales Agents • Tellers • Financial Managers • Loan Officers • Securities, Commodities, and Financial Services Sales Agents • Claims Adjusters, Examiners, and Investigators • Loan Interviewers and Clerks • Insurance Claims and Policy Processing Clerks • Personal Financial Advisors • Actuaries • Financial and Investment Analysts • Financial Risk Specialists 		
12103G1002	Advanced Finance - NAF – 1 credit				
12105G0500	Business Economics - NAF – ½ credit				
12105G1000	Business Economics - NAF – 1 credit				
12110G0500	Ethics in Business - NAF – ½ credit				
12110G1000	Ethics in Business - NAF – 1 credit				
12103G0501	Principles of Finance - NAF – ½ credit				
12103G1001	Principles of Finance - NAF – 1 credit				
<p>*NOTE: This is a purchased curriculum. The courses listed above for the National Academy Foundation (NAF) are a sampling of available courses offered through this provider and is not intended to be an exhaustive list. LEAs must contact the National Academy Foundation (NAF) prior to utilizing any of the course codes with a NAF suffix, as it does require an application process, participation in mandatory training and payment of a membership fee to the provider.</p>					

2023 – 2024 Subject and Personnel Codes
Finance Cluster, NAF Academy of Finance, and Middle School Program

Course Number	Course Name	Course Number	Course Name
12104G1012	Accounting	12147G1002	CTE Lab in Finance
12104G1022	Advanced Accounting	10052G1001	Data Analytics
12103G0502	Advanced Finance - NAF – ½ credit	12105G1001	Economic and Financial Services
12103G1002	Advanced Finance - NAF	12053G1000	Entrepreneurship
12009G0501	Business Communications – ½ credit	12110G0500	Ethics in Business - NAF – ½ credit
12009G1001	Business Communications – 1 credit	12110G1000	Ethics in Business - NAF
12105G0500	Business Economics - NAF – ½ credit	12106G0505	Foundations of Insurance I – Property and Casualty – ½ credit
12105G1000	Business Economics - NAF	12106G0506	Foundations of Insurance II – Life and Health – ½ credit
12007G0500	Business Finance – ½ credit	12103G1006	Fundamentals of Financial Management
12007G1000	Business Finance – 1 credit	12056G1002	Global Financial Markets
10005G1001	Business Software Applications I	19262G0500	Personal Finance – ½ credit
12147G1003	Career Pathway Project in Finance	19262G1001	Personal Finance – 1 credit
22153G1000	Career Preparedness	12103G0501	Principles of Finance - NAF – ½ credit
12106G0504	Claims and Underwriting Operations – ½ credit	12103G1001	Principles of Finance - NAF
12104G1001	College Accounting	12106G0507	Risk Management and Commercial Insurance - ½ credit
22998G1014	Cooperative Education		

***NOTE:** This is a purchased curriculum. The courses listed above for the National Academy Foundation (NAF) are a sampling of available courses offered through this provider and is not intended to be an exhaustive list. LEAs must contact the National Academy Foundation (NAF) prior to utilizing any of the course codes with a NAF suffix, as it does require an application process, participation in mandatory training and payment of a membership fee to the provider.

Middle School Program Courses

Course Number	Course Name
12001G0808	Business Skills Development
22151G0608	Career Explorations
22153G0512	Career Preparedness - A
10012G0608	Computer Science Discoveries*
11153G0808	Digital Media Skills Development
11153G0608	Digital Technology
12053G0808	Entrepreneurship & Financial Skills Development
12001G0607	Exploring Business Management and Administration, Finance, & Marketing Career Clusters
12001G0888	Introduction to Business Management and Administration, Finance, & Marketing Career Clusters
10152G0808	Introduction to Programming

***NOTE:** Instructor must complete high quality professional development/training or certification to teach this course.

Shared Courses

Course Number	Course Name	Cluster(s)	Required Year to Implement COS
12009G0501	Business Communications – ½ credit	Business Management and Administration Marketing	2022-2023
12009G1001	Business Communications – 1 credit	Business Management and Administration Marketing	2022-2023
10005G1001	Business Software Applications I	Business Management and Administration Marketing	2022-2023
22998G1014	Cooperative Education	Business Management and Administration Marketing	N/A
10052G1001	Data Analytics	Business Management and Administration Marketing	2022-2023
12105G1001	Economic and Financial Services	Business Management and Administration	2022-2023
12053G1000	Entrepreneurship	Business Management and Administration Marketing	2022-2023
12051G1000	Foundations of Business Leadership	Business Management and Administration Marketing	2022-2023
19262G0500	Personal Finance – ½ credit	Human Services Marketing	2022-2023
19262G1001	Personal Finance – 1 credit	Human Services Marketing	2022-2023

College and Career Readiness Indicator Course Matrix

Program Name	Accounting	Financial Management	Insurance	NAF Academy of Finance
Foundation Course(s)	Business Communications Business Software Applications I Career Preparedness Personal Finance	Business Communications Business Software Applications I Career Preparedness Personal Finance	Business Communications Business Software Applications I Career Preparedness Personal Finance	Business Communications Business Software Applications I Career Preparedness Personal Finance
Concentrator Course(s)	Accounting Advanced Accounting College Accounting Data Analytics Economic and Financial Services	Business Finance Data Analytics Economic and Financial Services Entrepreneurship Fundamentals of Financial Management Global Financial Markets	Entrepreneurship	Advanced Finance - NAF Business Economics - NAF Ethics in Business - NAF Principles of Finance - NAF
Capstone Course(s)	Career Pathway Project in Finance Cooperative Education CTE Lab in Finance	Career Pathway Project in Finance Cooperative Education CTE Lab in Finance	Career Pathway Project in Finance Cooperative Education CTE Lab in Finance	Career Pathway Project in Finance Cooperative Education CTE Lab in Finance

To meet the CCR Indicator as a CTE completer, a student must earn three (3.0) credits with the grade of a “C” or higher in CTE courses that are part of an approved CTE program of study.

This matrix is intended for general guidance on the CCR completer status and is subject to change. For all CTE programming information, please refer to the CTE Cluster specific Program Guide. It contains a list of approved CTE programs, valid course numbers, required prerequisite courses, approved Career Readiness Indicators (CRIs) and in demand occupations.

***Courses are listed in alphabetical order, not in sequential order.**