



# Finance and Business Industry Sector

The Finance and Business industry sector, a vital contributor to the U.S. economy, employs more than six million people in related occupations. In all areas of this sector, advances in technology and trends toward direct marketing provide for many fast-growing career opportunities. For example, employment of accountants and auditors is expected to grow at a rate about equal to the average for all other occupations, and career opportunities in banking are expected to increase at a greater rate than normal as a result of the expansion of banking and investment institutions. Because of market globalization and an increasing demand for investment advice, employment in financial management will also continue to grow.

The sector includes three pathways. Accounting Services provides instruction in developing and utilizing general accounting systems; Banking and Related Services focuses on the fundamentals of lending and banking regulations; and Business Financial Management helps develop skills in investment analysis and guidance. Students interested in pursuing one or more of these pathways should develop knowledge and skills in mathematics, communications, and technology.

## Finance and Business Industry Sector Pathways:

- *Accounting Services*
- *Banking and Related Services*
- *Business Financial Management*

### Entry Level Careers

*(with high school diploma)*

Account Clerk  
Audit Clerk  
Bookkeeper  
Payroll Clerk  
Bank Teller  
New Account Clerk  
Account Collector  
Credit Clerk  
Claims Clerk  
Insurance Appraiser  
Records Processor  
Client Services Clerk  
Brokerage Clerk

### Technical Level Careers

*(with AA or AS degree or certificate)*

Account Specialist  
Cost Estimator  
Tax Preparer  
Associate Accountant  
Administrative Assistant  
Office Manager  
Loan Specialist  
Credit Analyst  
Claims Examiner  
Tax Examiner  
Treasurer  
Underwriting Assistant  
Insurance Claims Agent

### Professional Level Careers

*(with BS or BA degree)*

Bank Officer  
Stock Broker  
Real Estate Broker  
Consultant  
Business Teacher  
Accountant  
Auditor  
Budget Analyst  
Controller  
Appraiser  
Bank Manager  
Escrow Officer  
Economist  
Financial Planner  
Securities Manager

## Accounting Services Pathway

Sample CTE Courses\*

Education Level and Related Occupations\*\*

Introductory	Concentration	Capstone	High School Diploma	Certification and/or AA Degree	Bachelor's Degree or Higher
<ul style="list-style-type: none"> <li>▪ Business Communication</li> <li>▪ Computer Applications</li> <li>▪ Exploratory Business</li> <li>▪ Financial Literacy</li> <li>▪ Keyboarding</li> </ul>	<ul style="list-style-type: none"> <li>▪ Accounting I &amp; II</li> <li>▪ Computer Accounting</li> <li>▪ Record Keeping</li> </ul>	<ul style="list-style-type: none"> <li>▪ Entrepreneurship</li> <li>▪ Internship</li> <li>▪ Virtual Enterprise</li> <li>▪ Volunteer Income Tax Assistance</li> </ul>	<ul style="list-style-type: none"> <li>▪ Account Clerk</li> <li>▪ Audit Clerk</li> <li>▪ Bookkeeper</li> <li>▪ Payroll Clerk</li> </ul>	<ul style="list-style-type: none"> <li>▪ Account Specialist</li> <li>▪ Cost Estimator</li> <li>▪ Tax Preparer</li> </ul>	<ul style="list-style-type: none"> <li>▪ Accountant+</li> <li>▪ Auditor</li> <li>▪ Budget Analyst</li> <li>▪ Controller</li> </ul>

## Banking and Related Services Pathway

Sample CTE Courses\*

Education Level and Related Occupations\*\*

Introductory	Concentration	Capstone	High School Diploma	Certification and/or AA Degree	Bachelor's Degree or Higher
<ul style="list-style-type: none"> <li>▪ Business Communication</li> <li>▪ Computer Applications</li> <li>▪ Exploratory Business</li> <li>▪ Financial Literacy</li> <li>▪ Keyboarding</li> </ul>	<ul style="list-style-type: none"> <li>▪ Accounting I &amp; II</li> <li>▪ Financial Services</li> <li>▪ Banking</li> <li>▪ Money and Banking</li> </ul>	<ul style="list-style-type: none"> <li>▪ Business Law</li> <li>▪ Business Statistics</li> <li>▪ Entrepreneurship</li> <li>▪ Virtual Enterprise</li> </ul>	<ul style="list-style-type: none"> <li>▪ Account Collector</li> <li>▪ Bank Teller</li> <li>▪ Credit Clerk</li> <li>▪ New Accounts Clerk</li> </ul>	<ul style="list-style-type: none"> <li>▪ Actuary</li> <li>▪ Credit Analyst</li> <li>▪ Customer Service Representative</li> <li>▪ Loan Specialist</li> </ul>	<ul style="list-style-type: none"> <li>▪ Appraiser</li> <li>▪ Bank Manager</li> <li>▪ Credit Manager</li> <li>▪ Escrow Officer</li> <li>▪ Internal Auditor</li> </ul>

## Business Financial Management Pathway

Sample CTE Courses\*

Education Level and Related Occupations\*\*

Introductory	Concentration	Capstone	High School Diploma	Certification and/or AA Degree	Bachelor's Degree or Higher
<ul style="list-style-type: none"> <li>▪ Business Communication</li> <li>▪ Computer Applications</li> <li>▪ Exploratory Business</li> <li>▪ Financial Literacy</li> <li>▪ Introduction to Business</li> </ul>	<ul style="list-style-type: none"> <li>▪ Accounting</li> <li>▪ Financial Occupations</li> <li>▪ Insurance Services</li> <li>▪ Marketing</li> <li>▪ Stocks, Bonds, and Investments</li> </ul>	<ul style="list-style-type: none"> <li>▪ Business Statistics</li> <li>▪ Entrepreneurship</li> <li>▪ Financial Management</li> <li>▪ Virtual Enterprise</li> </ul>	<ul style="list-style-type: none"> <li>▪ Claims Clerk</li> <li>▪ Collector</li> <li>▪ Insurance Appraiser</li> </ul>	<ul style="list-style-type: none"> <li>▪ Claims Examiner</li> <li>▪ Tax Examiner</li> <li>▪ Treasurer</li> <li>▪ Underwriting Assistant</li> </ul>	<ul style="list-style-type: none"> <li>▪ Budget Analyst</li> <li>▪ Economist</li> <li>▪ Finance Director</li> <li>▪ Financial Planner</li> <li>▪ Securities Manager</li> </ul>

\*Sample CTE Courses are from the Career Technical Education Framework for California Public Schools (California Department of Education: 2007, <http://www.cde.ca.gov/re/pn/fd/>)

\*\*Visit ASSIST ([www2.assist.org/browseAreas.do](http://www2.assist.org/browseAreas.do)) for community college and UC/CSU information, and California Career Zone ([www.cacareerzone.org](http://www.cacareerzone.org)) for occupation information.

+This occupation requires certification or licensure.

Related Career Technical Student Organization: FBLA (<http://www.cafbla.org>) and DECA (<http://www.cadeca.org>)

Additional Industry Sector information available through Business Education Resource Consortium (<http://www.bused.org>).