

## Career Cluster: Finance

### Career Education Model

Career Field

Career Cluster

Career Pathway

Career Specialty Examples

Business, Marketing, and Management

Finance

Accounting

Accountant  
Accounting Clerk  
Auditor  
Bookkeeper  
Controller  
Cost Analyst

Banking Services

Acquisitions Specialist  
Credit Analyst  
Financial Analyst  
Loan Officer or Counselor  
Mortgage Broker  
Trust Officer

Business Finance

Capital Budgeting Specialist  
Capital Expenditure Manager  
Financial Analyst  
Project Analyst  
Project Finance Manager

Insurance

Actuary  
Claim Adjuster  
Insurance Agent  
Special Investigator  
Underwriter

Securities and Investments

Financial Analyst  
Investment Consultant  
Mutual Fund Manager  
Securities Sales Agent (Broker)  
Trader



This Cluster includes career opportunities that relate to making strategic decisions to obtain, save, protect, and grow the financial assets of businesses and individuals. Individuals working in finance must have strong computation, analytical, and interpersonal skills.

### Career Pathways Descriptions

**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 Services** is 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 brokerage houses, and the Internet.

**Business Finance** provides policy management and strategy for (and the implementation of) capital structure, budgeting, and acquisition and investment, financial modeling and planning, funding, dividends, and taxation.

**Insurance** is an industry that exists to protect individuals and businesses from financial losses, and delivers "products" that transfer risk from an individual or business to an insurance company.

**Securities and Investments** consists of brokerage firms, investment banks, and stock exchanges, all of which support the flow of funds from investors to companies and institutions. Related services include financial planning, asset management, hedge fund management, and custody services.

*Are you the treasurer of a club or organization?*

*Do you enjoy working with numbers?*

*Do you balance your checkbook?*

*Are you interested in the stock market?*

*Do you like to operate calculators?*

*Are you comfortable following detailed plans for work?*

<https://azcis.intocareers.org/VideoPlayer.aspx?VideoFileNum=00-000006>

2:28 minutes video on this career cluster (you must be logged into AZCIS to see video)

# Occupations Examples

## Levels of Education and Earnings\*

\* Data from AZCIS

	National Annual Median Wage	Arizona Annual Median Wage
Short-Term, On-the-Job Training (Less than One Month)		
<a href="#">Bank Tellers</a>	\$26,410	\$26,200
<a href="#">Loan Clerks</a>	\$37,710	\$42,270
Moderate-Term, On-the-Job Training (One to Twelve Months)		
<a href="#">Bill and Account Collectors</a>	\$34,440	\$34,020
<a href="#">Brokerage Clerks</a>	\$48,180	\$48,080
<a href="#">Credit Checkers and Authorizers</a>	\$35,280	\$38,570
<a href="#">Insurance Agents</a>	\$48,200	\$46,850
<a href="#">Insurance Policy and Claims Clerks</a>	\$37,530	\$35,480
<a href="#">Tax Preparers</a>	\$36,450	\$38,740
Long-Term, On-the-Job Training (Over One Year)		
<a href="#">Insurance Adjusters and Examiners</a>	\$62,980	\$55,640
Bachelor's Degree		
<a href="#">Accountants and Auditors</a>	\$67,190	\$58,620
<a href="#">Actuaries</a>	\$97,070	\$86,690
<a href="#">Budget Analysts</a>	\$71,590	\$66,010
<a href="#">Credit Analysts</a>	\$69,680	\$70,770
<a href="#">Financial Analysts</a>	\$80,310	\$66,640
<a href="#">Financial Counselors</a>	\$89,160	\$67,200
<a href="#">Insurance Underwriters</a>	\$65,040	\$62,600
<a href="#">Loan Officers</a>	\$63,430	\$63,190
<a href="#">Securities Salespeople</a>	\$71,550	\$49,740
Work Experience Plus a Bachelor's or Higher Degree		
<a href="#">Financial Managers</a>	\$117,990	\$98,950



# Career Plan of Study

Learner Name \_\_\_\_\_

Date \_\_\_\_\_

Learner Signature \_\_\_\_\_

Advisor Signature \_\_\_\_\_

Parent/Guardian Signature (if required) \_\_\_\_\_

*This plan of study should serve as a guide, along with other career planning materials, as you continue your career path. Courses listed within this plan are only recommended coursework and should be individualized to meet each learner's educational and career goals. All plans should meet high school graduation requirements as well as college entrance requirements.*

	9 <sup>th</sup> Grade	10 <sup>th</sup> Grade	11 <sup>th</sup> Grade	12 <sup>th</sup> Grade
<b>High School</b>	English I	English II	English III	English IV
	Algebra I or Geometry	Geometry or Algebra II	Algebra II, Trigonometry or Pre-Calculus	Trigonometry or Statistics
	Physical Science or Biology I	Biology I or Chemistry I	Chemistry, or Physics	Economics
	Geography/State History	World History	American History	Government
	<b>Required Courses/ Electives</b> PE, Health, Art, Foreign Language, or Computer Technology	<b>Required Courses/Electives</b> PE, Health, Art, Foreign Language, or Computer Technology	<b>Additional High School Electives</b> Accounting I & II Business Law Personal Finance Applied Economics International Business	<b>Technology Center Electives</b> Accounting Services Financial Services Insurance Services
	<b>Career Electives</b> Computer Applications I Career Orientation	<b>Career Electives</b> Computer Applications II		
<b>Post-Secondary</b>	<b>Career/Technical College</b>		<b>Community College</b>	<b>College/University</b>
	<ul style="list-style-type: none"> <li>☞ Accounting Services</li> <li>☞ Financial Services</li> <li>☞ Insurance Services</li> </ul>		<ul style="list-style-type: none"> <li>☞ Banking &amp; Financial Support Services</li> <li>☞ Actuarial Sciences</li> <li>☞ Accounting</li> <li>☞ Finance</li> </ul>	<ul style="list-style-type: none"> <li>☞ Accounting</li> <li>☞ Business, Managerial Economics</li> <li>☞ Finance</li> <li>☞ Insurance &amp; Risk Management</li> </ul>
<b>Career Enhancement Options</b>	<b>Work-based Learning Options</b>		<b>Short-Term Training Options</b>	
	Job-Shadowing:  Internship/Mentorship:  On-The-Job Training:		<ul style="list-style-type: none"> <li>☞ Basic Insurance</li> <li>☞ Ethics in Financial Services</li> <li>☞ Peachtree for Windows</li> <li>☞ Quickbooks Pro</li> <li>☞ Payroll Reporting Requirements</li> <li>☞ Bank Services</li> <li>☞ Business Writing</li> <li>☞ Business Communications</li> </ul>	