



09729 Principles of Business, Marketing, and Finance

Level 1 **H09724** Principles of BMF (AC)
09731 BIM I

H19740 HSB Money Matters

Level 2 **19739/19740** Money Matters
09732 BIM II

H09789 HSB Banking & Financial Services

Level 3 **H19002** HSB Sports & Entertainment Marketing
09740 Accounting I

H19738 HSB Financial Analysis

09741 Accounting II

Level 4 **19733** Practicum in Business Management

09755 Career Preparation I (with related WBL position)

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	Financial, General	Business Administration
Certified Insurance Service Representative	Certified Income Specialist	Financial Planning and Services]	Financial Planning and Services]	Financial Planning
	Certified Public Accountant	Certified Income Specialist	Certified Income Specialist	

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%

Additional industry-based certification information is available on the TEA CTE website. For more information on postsecondary options for this program of study, visit TXCTE.org.

WORK BASED LEARNING AND EXPANDED LEARNING OPPORTUNITIES	
Exploration Activities:	Work Based Learning Activities:
Business Professionals of America (BPA) Future Business Leaders of America (FBLA) DECA	Internship with local accounting firm Microsoft Office Specialist (MOS) certifications

The Accounting and Financial Services program of study teaches CTE learners 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. Revised - July 2020



COURSE INFORMATION

09729 H09724	PRINCIPLES OF BUSINESS, MARKETING, AND FINANCE	GPA Level: Regular GPA Level: Honors
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Grade Level: 9-12 Service ID: 13011200 (1 cr.) Prerequisites: None

This course provides students with broad-based business knowledge and skills that every individual should know in all aspects of the business world. These aspects give the student entry-level skills needed for success in any career path you choose. Students will learn how to start and maintain a business including: developing a business plan, logo, business card creation, product marketing and advertising.

09731	BUSINESS INFORMATION MANAGEMENT I	GPA Level: Regular
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Grade Level: 9-12 Service ID: 13011400 (1 cr.) Prerequisites: None

This course develops technology skills with applications to personal, college, and business situations focusing on the Microsoft Office Suite – Word, Excel, PowerPoint, and Access. In addition, students gain knowledge of telecommunications, desktop publishing, presentation management, and emerging technologies. Skills are developed in order to prepare students for the MOS (Microsoft Office Specialist) certification exams

19739 / 19740 H19740	MONEY MATTERS	GPA Level: Regular GPA Level: Honors
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Grade Level: 9-12 Service ID: 13016200 (1 cr.) Prerequisites: None

Students will investigate how financial matters affect the past, present and future conditions of their lives and the world around them. They will learn how to set and achieve financial goals through savings, tax preparation, stocks and bonds, risk management, retirement planning, and estate planning.

09732	BUSINESS INFORMATION MANAGEMENT II	GPA Level: Regular
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Grade Level: 10-12 Service ID: 13011500 (1 cr.) Prerequisites: Business Information Management I

This rigorous, fast-paced course builds on technology skills developed in Business Information Management with applications to personal, college, and business situations focusing on the Microsoft Office Suite – Word, Excel, PowerPoint, and Access with the intent of earning industry certifications. In addition, students gain knowledge of desktop publishing, presentation management, and emerging technologies. Skills are developed in order to prepare students for the MOS (Microsoft Office Specialist) certification exam.

H09789	HSB – BANKING AND FINANCIAL SERVICES	GPA Level: Honors
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Grade Level: 10-12 Service ID: 13016300 (0.5 cr.) Prerequisites: Principles of Business, Marketing and Finance

Banking and Financial Services introduces students to the specializations offered in the career field. Students will obtain fundamental knowledge and skills in accounting, banking services, corporate finance, insurance, and securities and investments. They will acquire knowledge of financial analysis and application, business law and ethics, economics, and international business, and business relationships. Knowledge management and information technology will be emphasized. Employability skills, leadership, and communications will be incorporated in classroom activities.

H19002	HSB – SPORTS AND ENTERTAINMENT MARKETING	GPA Level: Honors
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Grade Level: 10-12	Service ID: 13034600 (0.5 cr.)	Prerequisites: Principles of Business, Marketing and Finance
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Sports and Entertainment Marketing is targeted at high-school students interested in either sports and/or event marketing. The course, which contains both core marketing and industry-specific content, addresses marketing research, target marketing, pricing, branding, advertising, digital marketing, publicity, sales promotion, and selling – all in the context of sports and event products. Incorporates hands-on activities, projects, and situations designed to appeal to a variety of learning styles.

09740	ACCOUNTING I	GPA Level: Regular
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Grade Level: 10-12	Service ID: 13016600 (1 cr.)	Prerequisites: Principles of Business, Marketing and Finance
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This course introduces the basic principles of accounting theory and practice. Primary areas of study include special journals, the accounting cycle, preparing payroll records, recording sales and cash receipts, debit and credit theory, and preparation of financial statements. This course will give students a basic understanding of applications of accounting and will prepare them for advanced accounting courses in high school and college.

H19738	HSB – FINANCIAL ANALYSIS	GPA Level: Honors
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Grade Level: 10-12	Service ID: 13016800 (1 cr.)	Prerequisites: Accounting I
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Through multiple projects, students make connections between accounting, with an emphasis on cash flow, and finance, with an emphasis on decision-making. Students acquire an understanding of financial statements, calculate financial ratios, and make business decisions based on their interpretation of those financial statements and ratios. In addition, students determine business-financing options, as well as develop an appreciation for types of financial service providers and financial markets. Decision matrices are employed to aid in financial planning.

09732	ACCOUNTING II	GPA Level: Regular
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Grade Level: 11-12	Service ID: 13016700 (1 cr.)	Prerequisites: Accounting I
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This course is a more in-depth study of the theories and principles of accounting. More emphasis is placed on the accounting cycle, accounting for sole owners, partnerships, and corporations. It will also focus on depreciation, taxes, cost accounting, and payroll. Recommended for students who plan to major in accounting or business in college and/or seek entry level office jobs upon graduation.

19733	PRACTICUM IN BUSINESS MANAGEMENT	GPA Level: Regular
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Grade Level: 11-12	Service ID: 13012200 (2 cr.)	Prerequisites: Any Business Course
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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.

09755	CAREER PREPARATION I	GPA Level: Regular
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Grade Level: 11-12	Service ID: 12701305 (3 cr.)	Prerequisites: Social Security Card or Work Permit; Paid Employment of 15+ hours/week; Transportation; 16 years old
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In this class students will have an opportunity to earn high school credit for the job they already have! Students will work at a local business and apply job-specific skills while learning job interview techniques, communication skills, human relation skills, financial and budget planning, and portfolio development during one class period. Students may have up to 2 classes of release time to go to work each afternoon but must have their own transportation to leave campus.

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