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**2024 - 2025**  
**PROGRAM GUIDE FOR:**  
**FINANCE CLUSTER**

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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.

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

Career Pathway Program	<b>Accounting Program</b> (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"> <li>• ASK Institute – Concepts of Finance</li> <li>• Certified Guest Service Professional</li> <li>• Certiport – Entrepreneurship and Small Business (must hold concentrator status)</li> <li>• Certiport Information Technology Specialist (ITS) Databases</li> <li>• IC<sup>3</sup> Global Standard 6 (or higher) Three Exams Required</li> <li>• Intuit® QuickBooks Certified User</li> <li>• National Retail Federation – National Professional Certification in Customer Service and Sales</li> <li>• Microsoft Office – Access Expert 2019/O365</li> <li>• Microsoft Office – Excel Expert 2019/O365</li> <li>• Microsoft Office – Word Expert 2019/O365</li> <li>• Microsoft Office Specialist – Associate 2019/O365 (MOS) (Two of the following areas REQUIRED)               <ul style="list-style-type: none"> <li>○ Excel Associate</li> <li>○ Outlook Associate</li> <li>○ PowerPoint Associate</li> <li>○ Word Associate</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Accountants and Auditors</li> <li>• Actuaries</li> <li>• Claims Adjusters, Examiners, and Investigators</li> <li>• Financial and Investment Analysts</li> <li>• Financial Managers</li> <li>• Financial Risk Specialists</li> <li>• Insurance Claims and Policy Processing Clerks</li> <li>• Insurance Sales Agents</li> <li>• Loan Interviewers and Clerks</li> <li>• Loan Officers</li> <li>• Personal Financial Advisors</li> <li>• Securities, Commodities, and Financial Services Sales Agents</li> <li>• Tellers</li> </ul>
12104G1022	Advanced Accounting		
12009G0501	Business Communications – ½ credit		
12009G1001	Business Communications		
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		

Career Pathway Program	<b>Financial Management Program</b> (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"> <li>• ASK Institute – Concepts of Finance</li> <li>• Certified Guest Service Professional</li> <li>• Certiport – Entrepreneurship and Small Business (must hold concentrator status)</li> <li>• Certiport Information Technology Specialist (ITS) Databases</li> <li>• IC<sup>3</sup> Global Standard 6 (or higher) Three Exams Required</li> <li>• Intuit® QuickBooks Certified User</li> <li>• Microsoft Office – Access Expert 2019/O365</li> <li>• Microsoft Office – Excel Expert 2019/O365</li> <li>• Microsoft Office – Word Expert 2019/O365</li> <li>• Microsoft Office Specialist - Associate 2019/O365 (MOS) (Two of the following areas REQUIRED)               <ul style="list-style-type: none"> <li>○ Excel Associate</li> <li>○ Outlook Associate</li> <li>○ PowerPoint Associate</li> <li>○ Word Associate</li> </ul> </li> <li>• National Retail Federation – National Professional Certification in Customer Service and Sales</li> </ul>	<ul style="list-style-type: none"> <li>• Accountants and Auditors</li> <li>• Actuaries</li> <li>• Claims Adjusters, Examiners, and Investigators</li> <li>• Financial and Investment Analysts</li> <li>• Financial Managers</li> <li>• Financial Risk Specialists</li> <li>• Insurance Claims and Policy Processing Clerks</li> <li>• Insurance Sales Agents</li> <li>• Loan Interviewers and Clerks</li> <li>• Loan Officers</li> <li>• Personal Financial Advisors</li> <li>• Securities, Commodities, and Financial Services Sales Agents</li> <li>• Tellers</li> </ul>
12009G1001	Business Communications		
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		

<b>Insurance Program</b> (Must teach three courses from this program list within two years.)			
<b>Career Pathway Program</b>	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"> <li>• ASK Institute – Concepts of Finance</li> <li>• Certified Guest Service Professional</li> <li>• Certified Insurance Service Representative</li> <li>• Certiport – Entrepreneurship and Small Business (must hold concentrator status)</li> <li>• IC3 Global Standard 6 (or higher) Three Exams Required</li> <li>• Intuit® QuickBooks Certified User</li> <li>• Microsoft Office – Access Expert 2019/O365</li> <li>• Microsoft Office – Excel Expert 2019/O365</li> <li>• Microsoft Office – Word Expert 2019/O365</li> <li>• Microsoft Office Specialist - Associate 2019/O365 (MOS) (Two of the following areas REQUIRED)               <ul style="list-style-type: none"> <li>○ Excel Associate</li> <li>○ Outlook Associate</li> <li>○ PowerPoint Associate</li> <li>○ Word Associate</li> </ul> </li> <li>• National Retail Federation – National</li> <li>• Professional Certification in Customer Service and Sales</li> </ul>	<ul style="list-style-type: none"> <li>• Accountants and Auditors</li> <li>• Actuaries</li> <li>• Claims Adjusters, Examiners, and Investigators</li> <li>• Financial and Investment Analysts</li> <li>• Financial Managers</li> <li>• Financial Risk Specialists</li> <li>• Insurance Claims and Policy Processing Clerks</li> <li>• Insurance Sales Agents</li> <li>• Loan Interviewers and Clerks</li> <li>• Loan Officers</li> <li>• Personal Financial Advisors</li> <li>• Securities, Commodities, and Financial Services Sales Agents</li> <li>• Tellers</li> </ul>
12009G1001	Business Communications		
10005G1001	<b>Business Software Applications I</b>		
12147G1003	Career Pathway Project in Finance		
22153G1000	<b>Career Preparedness</b>		
12106G0504	Claims and Underwriting Operations – ½ credit		
22998G1014	Cooperative Education		
12147G1002	CTE Lab in Finance		
12053G1000	<b>Entrepreneurship</b>		
12106G0505	Foundations of Insurance I – Property and Casualty – ½ credit		
12106G0506	Foundations of Insurance II – Life and Health – ½ credit		
12106G1001	Insurance I – 1 credit (Property, Casualty, Life, Health)		
12106G1002	Insurance II – 1 credit (Claims and Underwriting, Risk Management, Commercial)		
19262G0500	<b>Personal Finance – ½ credit</b>		
19262G1001	<b>Personal Finance</b>		
12106G0507	Risk Management and Commercial Insurance – ½ credit		

<b>*NAF Academy of Finance Program</b> (Must teach three courses from this program list within two years.)					
<b>Career Pathway Program</b>	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. <a href="#">Click here for more information.</a>				
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"> <li>• ASK Institute – Concepts of Finance</li> <li>• IC3 Global Standard 6 (or higher) Three Exams Required</li> <li>• Intuit® QuickBooks Certified User</li> <li>• Microsoft Office – Access Expert 2019/O365</li> <li>• Microsoft Office – Excel Expert 2019/O365</li> <li>• Microsoft Office – Word Expert 2019/O365</li> <li>• Microsoft Office Specialist 219/365 (MOS) (Two of the following areas REQUIRED)               <ul style="list-style-type: none"> <li>○ Excel Associate</li> <li>○ Outlook Associate</li> <li>○ PowerPoint Associate</li> <li>○ Word Associate</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Accountants and Auditors</li> <li>• Actuaries</li> <li>• Claims Adjusters, Examiners, and Investigators</li> <li>• Financial and Investment Analysts</li> <li>• Financial Managers</li> <li>• Financial Risk Specialists</li> <li>• Insurance Claims and Policy Processing Clerks</li> <li>• Insurance Sales Agents</li> <li>• Loan Interviewers and Clerks</li> <li>• Loan Officers</li> <li>• Personal Financial Advisors</li> <li>• Securities, Commodities, and Financial Services Sales Agents</li> <li>• Tellers</li> </ul>		
12103G1002	Advanced Finance - NAF				
12105G0500	Business Economics - NAF – ½ credit				
12105G1000	Business Economics - NAF				
12110G0500	Ethics in Business - NAF – ½ credit				
12110G1000	Ethics in Business - NAF				
12103G0501	Principles of Finance - NAF – ½ credit				
12103G1001	Principles of Finance - NAF				
<p><b>*NOTE:</b> This is a purchased curriculum. The courses listed above for the <a href="#">National Academy Foundation</a> (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>					

**2024 – 2025 Subject and Personnel Codes**  
**Finance Cluster, NAF Academy of Finance, and Middle School Program**

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

**\*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

**General Note:** Course descriptions and content standards for most courses are located on the Alabama Department of Education website at: <https://www.alabamaachievers.org/career-and-technical-education/cte-courses-of-study/>.

## College and Career Readiness Indicator Course Matrix

Program Name	Accounting	Financial Management	Insurance	NAF Academy of Finance
<b>Foundation Course(s)</b>	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
<b>Concentrator Course(s)</b>	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 Insurance I Insurance II	Advanced Finance – NAF Business Economics – NAF Ethics in Business – NAF Principles of Finance – NAF
<b>Capstone Course(s)</b>	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. Additional requirements are outlined in [Memorandum FY22-2065](#).

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.**