2026-2027

PROGRAM GUIDE

FINANCIAL SERVICES CLUSTER

AND BUSINESS MIDDLE SCHOOL

ALABAMA STATE DEPARTMENT OF EDUCATION
CAREER AND TECHNICAL EDUCATION
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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	**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	• ASK Institute – Concepts of Finance • Certiport – Entrepreneurship and Small Business (must hold concentrator status) • 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 (MOS) – Associate 2019/O365 (Both Areas are REQUIRED) -Outlook Associate -PowerPoint Associate • Microsoft Office Specialist (MOS) – Excel Associate 2019/O365 • Microsoft Office Specialist (MOS) – Word Associate 2019/O365 • QuantHub – Applied Data Skills	• Accountants and Auditors • Actuaries • Claims Adjusters, Examiners, and Investigators • Financial and Investment Analysts • Financial Managers • Financial Risk Specialists • Insurance Claims and Policy Processing Clerks • Insurance Sales Agents • Loan Interviewers and Clerks • Loan Officers • Personal Financial Advisors • Securities, Commodities, and Financial Services Sales Agents • Tellers
12104G1022	Advanced Accounting		
12061E1000	AP Business with Personal Finance**		
12009G1001	Business Communications		
12059E10HL	Business Management, HL, IB		
12059E10SL	Business Management, SL, IB		
10005G1001	Business Software Applications I		
12147G1003	Career Pathway Project in Finance		
12104G1001	College Accounting		
22998G1014	Cooperative Education		
12147G1002	CTE Lab in Finance		
10052G1001	Data Analytics		
12105G1001	Economic and Financial Services		
19262G1001	Personal Finance		
12148G1050	Internship in Finance		
	** **NOTE:** Mandatory Advanced Placement (AP) training required for instructors prior to teaching AP courses.		

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**
12061E1000	AP Business with Personal Finance **	• ASK Institute – Concepts of Finance • Certiport – Entrepreneurship and Small Business (must hold concentrator status) • Certiport Information Technology Specialist (ITS) – Databases • IC3 – Global Standard 6 (or higher) – Three Exams Required • Intuit Personal Finance • 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 (MOS) – Associate 2019/O365 (Both Areas are REQUIRED): – Outlook Associate – PowerPoint Associate • Microsoft Office Specialist (MOS) – Excel Associate 2019/O365 • Microsoft Office Specialist (MOS) – Word Associate 2019/O365 • QuantHub – Applied Data Skills • Skills for Success – Customer Service • Skills for Success – Mastering the Customer Experience	• Accountants and Auditors • Actuaries • Claims Adjusters, Examiners, and Investigators • Financial and Investment Analysts • Financial Managers • Financial Risk Specialists • Insurance Claims and Policy Processing Clerks • Insurance Sales Agents • Loan Interviewers and Clerks • Loan Officers • Personal Financial Advisors • Securities, Commodities, and Financial Services Sales Agents • Tellers
12009G1001	Business Communications		
12007G1000	Business Finance		
12059E10HL	Business Management, HL, IB		
12059E10SL	Business Management, SL, IB		
10005G1001	Business Software Applications I		
12147G1003	Career Pathway Project in Finance		
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		
19262G1001	Personal Finance		
12148G1050	Internship in Finance		
	** **NOTE:** Mandatory Advanced Placement (AP) training required for instructors prior to teaching AP courses.		

Career Pathway Program	Insurance Program **(Must teach three courses from this program list within two years.)** 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**
12061E1000	AP Business with Personal Finance **	• ASK Institute – Concepts of Finance • Certified Insurance Service Representative • Certiport – Entrepreneurship and Small Business (must hold concentrator status) • IC3 – Global Standard 6 (or higher) – Three Exams Required • Intuit Personal Finance • 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 (MOS) – Associate 2019/O365 (Both Areas are REQUIRED): – Outlook Associate – PowerPoint Associate • Microsoft Office Specialist (MOS) – Excel Associate 2019/O365 • Microsoft Office Specialist (MOS) – Word Associate 2019/O365 • Skills for Success – Customer Service • Skills for Success – Mastering the Customer Experience	• Accountants and Auditors • Actuaries • Claims Adjusters, Examiners, and Investigators • Financial and Investment Analysts • Financial Managers • Financial Risk Specialists • Insurance Claims and Policy Processing Clerks • Insurance Sales Agents • Loan Interviewers and Clerks • Loan Officers • Personal Financial Advisors • Securities, Commodities, and Financial Services Sales Agents • Tellers
12009G1001	Business Communications		
12059E10HL	Business Management, HL, IB		
12059E10SL	Business Management, SL, IB		
10005G1001	Business Software Applications I		
12147G1003	Career Pathway Project in Finance		
22998G1014	Cooperative Education		
12147G1002	CTE Lab in Finance		
12053G1000	Entrepreneurship		
12106G1001	Insurance I – 1 credit (Property, Casualty, Life, Health)		
12106G1002	Insurance II – 1 credit (Claims and Underwriting, Risk Management, Commercial)		
19262G1001	Personal Finance		
12148G1050	Internship in Finance		
	** **NOTE:** Mandatory Advanced Placement (AP) training required for instructors prior to teaching AP courses.		

Career Pathway Program	*NAF Academy of Finance 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. 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. Click here for more information.		
Course Number	**Career Pathway Program Courses**	**Career Readiness Indicator (CRI)**	**In Demand Occupations**
12103G1002	Advanced Finance – NAF	• 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 (MOS) – Associate 2019/O365 (Both Areas are REQUIRED): – Outlook Associate – PowerPoint Associate • Microsoft Office Specialist (MOS) – Excel Associate 2019/O365 • Microsoft Office Specialist (MOS) – Word Associate 2019/O365	• Accountants and Auditors • Actuaries • Claims Adjusters, Examiners, and Investigators • Financial and Investment Analysts • Financial Managers • Financial Risk Specialists • Insurance Claims and Policy Processing Clerks • Insurance Sales Agents • Loan Interviewers and Clerks • Loan Officers • Personal Financial Advisors • Securities, Commodities, and Financial Services Sales Agents • Tellers
12105G1000	Business Economics – NAF		
12110G1000	Ethics in Business – NAF		
12103G1001	Principles of Finance – NAF		
	***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.		

2026 – 2027 Subject and Personnel Codes
Financial Services Cluster, NAF Academy of Finance, and Middle School Program

Finance Cluster Courses			
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
12061E1000	AP Business with Personal Finance	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	12056G1002	Global Financial Markets
12007G1000	Business Finance	12106G1001	Insurance I
12059E10HL	Business Management, HL, IB	12106G1002	Insurance II
12059E10SL	Business Management, SL, IB	19262G0500	Personal Finance – ½ credit
10005G1001	Business Software Applications I	19262G1001	Personal Finance
12147G1003	Career Pathway Project in Finance	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	12148G1050	Internship 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**

12061E1000	AP Business with Personal Finance	Financial Services, Management and Entrepreneurship, Agriculture, Marketing and Sales, Healthcare and Human Services	
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	Economics and Financial Services	Business Management and Administration	2022-2023
12053G1000	Entrepreneurship	Business Management and Administration **Marketing**	2022-2023

General Note: Course descriptions and content standards for most courses are located on the Alabama Department of Education website at: Alabama CTE - CTE Course of Study - Alabama State Department of Education.

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 Personal Finance	Business Communications Business Software Applications I Personal Finance	Business Communications Business Software Applications I Personal Finance	Business Communications Business Software Applications I Personal Finance
Concentrator Course(s)	AP Business with Personal Finance Accounting Advanced Accounting AP Business with Personal Finance Business Management, HL, IB Business Management, SL, IB College Accounting Data Analytics Economic and Financial Services	AP Business with Personal Finance Business Finance Business Management, HL, IB Business Management, SL, IB Data Analytics Economic and Financial Services Entrepreneurship Fundamentals of Financial Management Global Financial Markets	AP Business with Personal Finance Business Management, HL, IB Business Management, SL, IB Entrepreneurship Insurance I Insurance II	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 Internship in Finance	Career Pathway Project in Finance Cooperative Education CTE Lab in Finance Internship in Finance	Career Pathway Project in Finance Cooperative Education CTE Lab in Finance Internship in Finance	Career Pathway Project in Finance Cooperative Education CTE Lab in Finance Internship 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 FY25-2048 Updates on Career and Technical Education Completer Status.

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, approved Career Readiness Indicators (CRIs), and in demand occupations.

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