



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"> ▪ Business Communication ▪ Computer Applications ▪ Exploratory Business ▪ Financial Literacy ▪ Keyboarding 	<ul style="list-style-type: none"> ▪ Accounting I & II ▪ Computer Accounting ▪ Record Keeping 	<ul style="list-style-type: none"> ▪ Entrepreneurship ▪ Internship ▪ Virtual Enterprise ▪ Volunteer Income Tax Assistance 	<ul style="list-style-type: none"> ▪ Account Clerk ▪ Audit Clerk ▪ Bookkeeper ▪ Payroll Clerk 	<ul style="list-style-type: none"> ▪ Account Specialist ▪ Cost Estimator ▪ Tax Preparer 	<ul style="list-style-type: none"> ▪ Accountant+ ▪ Auditor ▪ Budget Analyst ▪ Controller

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"> ▪ Business Communication ▪ Computer Applications ▪ Exploratory Business ▪ Financial Literacy ▪ Keyboarding 	<ul style="list-style-type: none"> ▪ Accounting I & II ▪ Financial Services ▪ Banking ▪ Money and Banking 	<ul style="list-style-type: none"> ▪ Business Law ▪ Business Statistics ▪ Entrepreneurship ▪ Virtual Enterprise 	<ul style="list-style-type: none"> ▪ Account Collector ▪ Bank Teller ▪ Credit Clerk ▪ New Accounts Clerk 	<ul style="list-style-type: none"> ▪ Actuary ▪ Credit Analyst ▪ Customer Service Representative ▪ Loan Specialist 	<ul style="list-style-type: none"> ▪ Appraiser ▪ Bank Manager ▪ Credit Manager ▪ Escrow Officer ▪ Internal Auditor

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"> ▪ Business Communication ▪ Computer Applications ▪ Exploratory Business ▪ Financial Literacy ▪ Introduction to Business 	<ul style="list-style-type: none"> ▪ Accounting ▪ Financial Occupations ▪ Insurance Services ▪ Marketing ▪ Stocks, Bonds, and Investments 	<ul style="list-style-type: none"> ▪ Business Statistics ▪ Entrepreneurship ▪ Financial Management ▪ Virtual Enterprise 	<ul style="list-style-type: none"> ▪ Claims Clerk ▪ Collector ▪ Insurance Appraiser 	<ul style="list-style-type: none"> ▪ Claims Examiner ▪ Tax Examiner ▪ Treasurer ▪ Underwriting Assistant 	<ul style="list-style-type: none"> ▪ Budget Analyst ▪ Economist ▪ Finance Director ▪ Financial Planner ▪ Securities Manager

*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) for community college and UC/CSU information, and California Career Zone (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>).

CAREER OPPORTUNITIES IN

FINANCE AND BUSINESS INDUSTRY SECTOR



10 TIPS FOR CHOOSING THE RIGHT CAREER FOR YOU

*How does a person know what career to work toward?
There is no perfect answer, but the following 10 tips will
get you off to a good start.*

- 1 Get to know yourself** – Complete more than one self-assessment test.
- 2 Identify your strengths and weaknesses** – What do you do well and what do you not do well?
- 3 Develop an inventory of careers** – Write down some careers that might interest you.
- 4 Research different careers** – Talk to others and use the Internet.
- 5 Write the pros and cons** – List positives and negatives about the careers that interest you.
- 6 Network** – Discuss your ideas with others.
- 7 Talk with people who work in your area of interest** – Family and friends are great resources.
- 8 Find a mentor** – Find someone with whom you can discuss your career selection.
- 9 Experiment** – Take a related class or part-time job.
- 10 Don't give up** – "If there is a will, there is a way."



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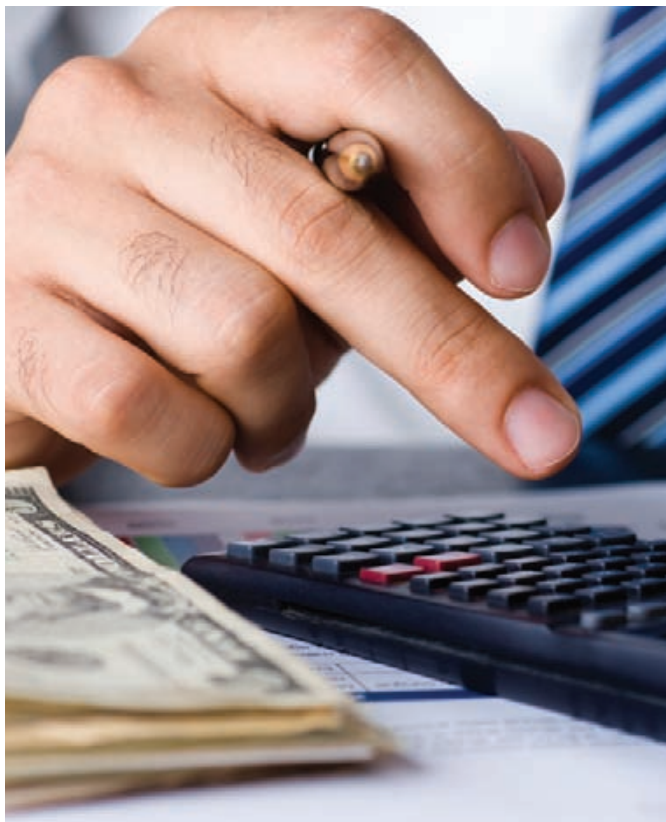
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Business relies on financial and personnel managers to keep companies running smoothly. The pathways in the Finance and Business Industry Sector are key to successful business operations and offer a multitude of career opportunities. Students will discover that accounting skills are highly marketable and provide opportunities in many other career paths. Pathway instruction includes basic accounting principles and procedures, as well as computer applications, taxes, investments, and asset management. Someone with an understanding and an affinity for mathematics would thrive in the Finance and Business Industry Sector.

Web sites
for further information:

www.californiacareers.info

www.whodouwant2be.com

www.californiacolleges.edu

www.edd.ca.gov/Jobs_and_Training/

Career Pathways



Accounting Services Pathway

The job market for accountants and auditors is estimated to grow steadily in the future with job opportunities in high demand. Accounting is essential to business institutions and organizations. Students in the accounting pathway will learn how to prepare, analyze, and verify financial reports, as well as design, install, and maintain general accounting systems.

CAREERS/CAREER AREAS:

- Accounting
- Loan Officer
- Account Clerk
- Payroll Clerk
- Cost Estimator
- Budget Analyst
- Controller
- Insurance Appraiser
- Assessor
- Bookkeeper
- Auditor
- Financial Analyst
- Personal Financial Advisor
- Tax Preparer
- Financial Examiner



Banking and Related Services Pathway

The Banking and Related Services Pathway can lead to an exciting career while also making you a savvy consumer. Money is something we all deal with on a daily basis and having an arsenal of knowledge on the subject may increase your capital. Students will learn basic concepts of banking and related financial services such as loans, credit, and payment services. Knowledge of banking regulations is also necessary for handling financial transactions.

CAREERS/CAREER AREAS:

- Bank Teller
- Loan Counselor
- Claims Examiner
- Credit Analyst
- Loan Officer
- Credit Manager
- Internal Auditor
- Revenue Agent
- Business Teacher
- Actuary
- Account Collector
- Budget Analyst
- Escrow Officer
- Appraiser
- Purchasing Agent



Business Financial Management Pathway

Students in the Business and Financial Management Pathway learn how to provide investment analysis and guidance to help businesses and individuals with investment decisions. Insurance, stocks, and commodities are topics covered in this pathway. Students will learn how to explore, apply, and monitor investment opportunities for a stable financial future.

CAREERS/CAREER AREAS:

- Credit
- Financial and Management Analyst
- Insurance Appraiser
- Loan Officer
- Personal Financial Advisor
- Tax and Claims Examiner
- Underwriter
- Financial Planner
- Securities Officer
- Stockbroker
- Economist
- Treasurer
- Budget Analyst
- Purchasing Agent
- Arbitrator/Mediator





FINANCE AND BUSINESS

Business relies on financial and personnel managers to keep companies running smoothly. The pathways in the Finance and Business Sector are key to successful business operations and offer a multitude of career opportunities. Students will discover that accounting skills are highly marketable and provide opportunities in many other career paths. Pathway instruction includes basic accounting principles and procedures, as well as computer applications, taxes, investments, and asset management. Someone with an understanding and an affinity for mathematics would thrive in the Finance and Business Sector.

The information below is just a small sample of the many great employment related resources available on the State of California website www.edd.ca.gov. We encourage you to visit the website and explore the available information.

Occupation Title	Employment Levels in 2006	Projected Employment level 2016	Projected Job Growth	Percent of Job Growth	2008 Hourly Mean Wage	2008 ² Weekly Mean Wage	2008 ³ Monthly Mean Wage	2008 Annual Mean Wage
Accountants & Auditors	142,300	175,500	33,200	23.3%	\$33.08	\$1,323.20	\$5,557.44	\$66,689.28
Actuaries	1,000	1,200	200	20%	\$46.71	\$1,868.40	\$7,847.28	\$94,167.36
Arbitrators, Mediators, & Conciliators	N/A	N/A	N/A	N/A	\$32.25	\$1,290.00	\$5,418.00	\$65,016.00
Bill & Account Collectors	43,900	51,500	7,600	17.3%	\$18.02	\$720.80	\$3,027.36	\$36,328.32
Bookkeeping, Accounting & Auditing Clerks	232,500	267,500	35,000	15.1%	\$18.15	\$726.00	\$3,049.20	\$36,590.40
Budget Analysts	11,300	12,700	1,400	12.4%	\$35.83	\$1,433.20	\$6,019.44	\$72,233.28
Credit Analysts	8,900	8,900	0	0%	\$34.23	\$1,369.20	\$5,750.64	\$69,007.68
Economists	N/A	N/A	N/A	N/A%	\$47.45	\$1,898.00	\$7,971.60	\$95,659.20
Financial Analysts	21,900	27,600	5,700	26%	\$44.43	\$1,777.20	\$7,464.24	\$89,570.88
Financial Examiners	2,200	2,400	200	9.1%	\$38.12	\$1,524.80	\$6,404.16	\$76,849.92
Financial Managers	68,800	78,000	9,200	13.4%	\$56.82	\$2,272.80	\$9,545.76	\$114,549.12
Financial Services Sales Agents	46,000	49,400	3,400	7.4%	\$45.45	\$1,818.00	\$7,635.60	\$91,627.20
Insurance Appraisers, Auto	1,400	1,600	200	14.3%	\$26.88	\$1,075.20	\$4,515.84	\$54,190.08
Insurance Underwriters	9,800	10,500	700	7.1%	\$32.15	\$1,286.00	\$5,401.20	\$64,814.40
Loan Officers	48,000	50,000	2,000	4.2%	\$37.52	\$1,500.80	\$6,303.36	\$75,640.32
Payroll & Timekeeping Clerks	23,500	24,600	1,100	4.7%	\$18.98	\$759.20	\$3,188.64	\$38,263.68
Personal Financial Advisors	19,300	23,700	4,400	22.8%	\$44.32	\$1,772.80	\$7,445.76	\$89,349.12
Real Estate Appraisers & Assessors	8,600	9,600	1,000	11.6%	\$34.51	\$1,380.40	\$5,797.68	\$69,572.16
Tax Examiners, Collectors, & Revenue Agents	8,100	8,600	500	6.2%	\$29.63	\$1,185.20	\$4,977.84	\$59,734.08
Tax Preparers	8,200	8,000	-200	-2.4%	\$25.67	\$1,026.80	\$4,312.56	\$51,750.72

These selected occupations with information on job growth, percent growth and earning potentials are based on information found at www.labormarketinfo.edd.ca.gov

¹ **Mean:** Midpoint between highest & lowest

² **Weekly:** Based on 40 hours

³ **Monthly:** Based on 168 hours



TIPS FOR JOB SEEKERS

How can you improve your chances of getting a job? Applying for a job is the easy part, but getting it can be more of a challenge. Following these five tips can help you reach your goal:

1 The Job

- Determine your interests: talk to others and consider your hobbies and talents
- Search “career assessments” on the Internet

2 The Resume

- Should be easy to read: not too long, too wordy or too cluttered
- Make it powerful
- Show you can cooperate, you can learn, and you can do

3 The Application

- Make it neat, complete and accurate
- Include recommendations from teachers, employers, coaches, friends, etc.

4 The Interview

- Show enthusiasm: it separates the winners from the losers
- Dress appropriately/similar to those on the job

5 The Follow-up

- Send a thank you note
- Call to see if a decision has been made
- If not, ask, “Am I still a candidate?”
- If you are, ask, “Is it okay if I call back in a couple of days?”



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