



Insurance Services

Career Goal (O*NET Code): Actuary (15-2011), Sales Agent (41-3021), Claims Processing (43-9041), Investigator (13-1031), Appraiser (13-1032), Underwriter (13-2053).

Cluster Overview: Finance careers encompass planning, services for financial and investment planning, banking, insurance, and business financial management.

SUGGESTED COURSEWORK

		SUGGESTED COURSEWORK		EXTENDED LEARNING EXPERIENCES		
High School	9th	Core Courses	English I Algebra I Biology	World Geography Languages other than English I Health/PE or Equivalent	<p>Curricular Experiences: Business Professionals of America DECA Family, Career and Community Leaders of America Future Business Leaders of America</p> <p>Career Learning Experiences: Career Preparation (Paid/Unpaid) Job Shadowing Internship</p>	<p>Extracurricular Experiences: Academic Decathlon UIL Math Tutor School Class Officer School Newspaper Yearbook</p> <p>Service Learning Experiences: Boy Scouts of America Community Service Volunteer Girl Scouts of the USA</p>
		Career-Related Electives	Recordkeeping or Keyboarding AND Marketing Yourself or Principles of Marketing			
	10th	Core Courses	English II Geometry Chemistry	World History Languages other than English II Business Computer Information Systems I**		
		Career-Related Electives	Accounting I or Business Management AND Business Ownership or Database Fundamentals AND Professional Selling or Medical Terminology			
	11th	Core Courses	English III Algebra II Physics	United States History Communication Applications PE or Equivalent		
		Career-Related Electives	Financial Planning AND Consumer and Family Economics or Family Health Needs AND Securities Operations or Banking and Financial Systems AND Business Law or Accounting II or Mathematical Models with Applications			
	12th	Core Courses	English IV Precalculus Anatomy & Physiology	Government/Economics Fine Arts		
		Career-Related Electives	Related Career Preparation program* or Independent Study or Business Computer Information Systems I or Business Communications or Statistics or Calculus or Advance Accounting Principles and Concepts			

Postsecondary	On-the-Job Training	Information Specialist Records Technician	Claims Clerk Customer Service Representative		<p>Professional Associations: Casualty Actuarial Society Global Association of Risk Professionals Health Insurance Association of America Independent Insurance Agents of America Insurance Data Management Association Insurance Regulatory Examiners Society LIMRA International National Association of Health Underwriters National Association of Professional Insurance Agents Professional Liability Underwriting Society Society of Actuaries</p>
	Certificates	Certified Sales Professional Internet and Computing Core Certification (IC3) A*S*K Certification NOTE: Students may earn all or part of the above certificates as part of the High School experience. Actuaries must pass a series of national examinations to become fully qualified. All Insurance agents and brokers must obtain a state license.	OSHA CareerSafe National Professional Certification in Customer Service	<p>Career Options: Insurance Claims Clerk Receptionist Human Resource Assistant</p>	

Postsecondary	Associate's Degrees	15 hours Core Curriculum including Principles of Economics I-Macro (ECON 2X01)		<p>Career Options: Benefits Verifier Claim Examiner Policy Processing Clerk Claims Investigator Long-term Care Coordinator Social Service Interviewer</p>	<p>Licenses, Certifications & Credentials Principles of Insurance I course to pass the state of Texas Property & Casualty state licensing exam. Principles of Insurance II course to pass the state of Texas Life and Health state licensing exam. NASD Series 6 License</p>
		<p>Cluster Foundation Principles of Accounting I (ACCT 2X01) OR Introduction to Accounting (ACNT 1X03) AND Introduction to Accounting II (ACNT 1X04)</p> <p>Business Correspondence and Communication (POFT 2X12) OR Technical and Business Writing (ENGL 2X11) Business Law (BUSI 2X01) OR Business Law/Commercial (BUSG 2X17) OR Legal and Social Environment (BUSG 2X07) OR Business Law/Contracts (BUSG 2X05) Public Relations (MRKG 1X13) OR Principles of Selling (MRKG 2X33) OR Customer Relations (MRKG 1X01) OR Salesmanship (BUSI 1X11) Accounting and Business Ethics (ACNT 1X40) OR Business Ethics (BMGT 1X41) Principles of Management (BMGT 1X03) OR Small Business Management (BUSG 2X09) Business Principles (BUSI 1X01) Principles of Finance (BUSG 1X03) Personal Finance (BUSI 1X07)</p> <p>POS Specific Courses Introduction to Business (BUSI 1X01) Human Relations (HRPO 1X11) Introduction to Financial Advising (BUSG 1X04) Tax Accounting (ACNT 1X31) Communications for Managers (BMGT 1X45) OR Effective Presentations (BUSG 2X67) Practicum-Business/Commerce General (BUSG 2X67)</p>			

Postsecondary	Bachelor's Degrees	Actuarial Science Finance Business - Finance Business Administration - Finance Finance/Economics	Management - Financial Planning Financial Management Banking and Financial Institutions Accounting and Information Management Real Estate Finance	<p>Career Options: Insurance Sales Agent Insurance Originator Mobile Auto Agent Worker's Comp Specialist Financial Representative Actuarial Analyst Settlement Negotiator Policy Examiner Contract Arbitrator</p>
	Graduate Degrees	Finance Financial Management Management - Financial Planning Law	Operations Research Decision Technologies Accounting and Information Management Accounting - Public Management	<p>Career Options: Actuary Lawyer Estate Planner Statistician Pension Fund Administrator</p>

* May substitute for the required credit for Physical Education
 ** Satisfies the required credit for Technology Applications
 *** May substitute for the required credit for Health Education
 Students should take Advanced Placement (AP), International Baccalaureate (IB), dual credit, Advanced Technical Credit (ATC), or locally articulated courses, if possible.
 This plan of study serves as a guide, along with other career planning materials, for pursuing a career path and is based on the most recent information as of 2007. All plans should meet high school graduation requirements as well as college entrance requirements. Students may select other elective courses for personal enrichment purposes.