



Banking and Related Services

Career Goal (O*NET Code): Finance Examiner (13-2061), Teller (43-3071), Data Processor (15-1061), Title Examiner (23-2093), Loan Interviewer (43-4131), Credit Analyst (13-2041), Financial Manager (11-3031).

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

		SUGGESTED COURSEWORK		EXTENDED LEARNING EXPERIENCES		
High School	9th	Core Courses	English I Algebra I Biology I	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 Performing Arts School Class Officer School Newspaper Yearbook</p>
		Career-Related Electives	Recordkeeping or Introduction to Business AND Keyboarding or Accounting I			
	10th	Core Courses	English II Geometry Chemistry	World History Languages other the English II Business Computer Information Systems I**		
		Career-Related Electives	Accounting I or Business Computer Programming I ** or Telecommunications and Networking I ** or Consumer and Family Economics			
	11th	Core Courses	English III Algebra II Physics	United States History Communication Applications PE or Equivalent		
		Career-Related Electives	Banking and Financial Systems AND Securities Operations or Introduction to Security Services AND Financial Planning			
	12th	Core Courses	English IV Precalculus Environmental Systems	Government/Economics Fine Arts		
		Career-Related Electives	Related Career Preparation program* or Business Law AND Business Management or Accounting II or Statistics or Advanced Accounting Principles and Concepts or Independent Study			
Postsecondary	On-the-Job Training	Teller Accounting Clerk	Mortgage Clerk or Realtor Assistant	Member Services Representative	<p>Professional Associations: American Bankers Association American Collectors Association American Institute of Banking Association for Financial Professionals Bank Administration Institute Credit Union National Association, Inc. Institute of Certified Bankers Mortgage Bankers Association of America Phi Beta Lambda Society of Certified Credit Executives</p>	
	Certificates	Bookkeeping Fundamentals I-Net+ Office Proficiency Assessment and Certification (OPAC) A*S*K Certification	Microsoft Office Specialist (MOS) Network + OSHA CareerSafe			
Postsecondary	Associate's Degrees	<p>15 hours Core Curriculum including Principles of Economics I- Macro (ECON 2X01) AND Mathematics for Business and Economics (MATH 1X24) AND Business and Professional Communication (SPCH 1X21) OR Introduction to Speech Communication (SPCH 1X11) OR Public Speaking (SPCH 1X15)</p> <p>Cluster Foundation</p> <p>Principles of Accounting I (ACCT 2X01) OR Introduction to Accounting I (ACNT 1X03) AND Introduction to Accounting II (ACNT 1X04)</p> <p>Business Correspondence and Communication (POFT 2X12) OR Technical and Business Writing (ENGL 2X11)</p> <p>Business Law (BUSI 2X01) OR Business Law/Commercial (BUSG 2X17) OR Legal and Social Environment (BUSG 2X07) OR Business Law/Contracts (BUSG 2X05)</p> <p>Public Relations (MRKG 1X13) OR Principles of Selling (MRKG 2X33) OR Customer Relations (MRKG 1X01) OR Salesmanship (BUSI 1X11) OR Selling Bank Products and Services (BNKG 1X51)</p> <p>Principles of Management (BMGT 1X03) OR Small Business Management (BUSG 2X09)</p> <p>Accounting and Business Ethics (ACNT 1X40) OR Business Ethics (BMGT 1X41)</p> <p>Business Principles (BUSI 1X01) Principles of Finance (BUSG 1X03) Personal Finance (BUSI 1X07)</p> <p>POS Specific Courses</p> <p>Integrated Software Application I (ITSC 1X09) OR Business Computer Applications (BCIS 1X05)</p> <p>Fundamentals of Information Security (ITSY 1X00) Introduction to International Business and Trade (IBUS 1X05)</p> <p>Money and Banking (BNKG 1X40) Principles of Bank Operations (BNKG 1X45)</p> <p>Consumer Lending (BNKG 1X45) Teller Training (BNKG 1X05)</p> <p>Loan Servicing (BNKG 1X59) Analyzing Financial Statements (BNKG 1X56)</p> <p>Mortgage Lending (BNKG 1X53) OR Loan Origination and Control (RELE 1X24)</p>				
		<p>Career Options: Title Examiner Adjustment Clerk Loan Officer Repossession Agent Precertification Clerk Margin Clerk Loan Servicing Specialist</p>				
	Bachelor's Degrees	<p>Licenses, Certifications and Credentials</p> <p>Mortgage Broker License, Mortgage Loan Officer License, Certified Mortgage Banker, Certified Mortgage Servicer, Certified Collection Professional, CBT -- Certified Bank Teller, CCSR -- Certified Customer Service Representative, CCTS -- Certified Corporate Trust Specialist, CFMP -- Certified Financial Marketing Professional, CFSSP -- Certified Financial Services Security Professional, CISP -- Certified IRA Services Professional, CLBB -- Certified Lender--Business Banking, CPB -- Certified Personal Banker, CRCM -- Certified Regulatory Compliance Manager, CRSP -- Certified Retirement Services Professional, CSOP -- Certified Securities Operations Professional, CTFA -- Certified Trust & Financial Advisor</p>				
		<p>Career Options: Internal Auditor Credit Analyst Cost Estimator Budget Officer Operations Manager Immigration Inspector Commercial Collection Officer</p>				
Graduate Degrees	<p>Business - Finance Business Administration - Finance Financial Management Management - Financial Planning Quantitative Finance</p>		<p>Law Information Science Management Information Systems Management Science Marketing - International Emphasis</p>	<p>Career Options: Corporate Lawyer Bank Examiner Risk and Profit Analyst Finance Compliance Officer Comptroller Securities Compliance Agent Corporate Lawyer Wage Administrator Revenue Accountant</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.