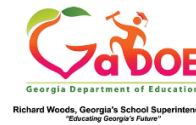


Program of Study: Financial Services



This Program of Study may serve as a graduation guide for the next four plus years, along with other career planning and educational materials. Courses listed in this model may include recommended coursework and should be individualized to students' educational and career goals. Each graduation plan needs to meet minimum high school graduation requirements. Dual Enrollment courses can be high school academic and/or career technical education courses.

	Secondary: Financial Services				Postsecondary			
Course/Grade	Ninth	Tenth	Eleventh	Twelfth	TCC	Diploma or AAS	Bachelor of Science	
English	9 th grade Lit/Composition	10 th grade Lit/Composition	American Lit/Composition	World Lit/Composition / British Lit	Entrance or Exit Point	BA11 Banking and Finance Fundamentals - MATH 1011 Business Math - COMP 1000 Intro to Computer Literacy - ACCT 1100 Financial Accounting I - MGMT 1120 Introduction to Business - BAFN 1115 Personal Financial Planning OR - ACCT 2145 Personal Finances - ACCT 1120 Spreadsheet Applications - BAFN 1100 Introduction to Banking and Finance - BAFN 2215 Investing	Entrance or Exit Point	The University System of Georgia offers students' higher education options at 30 institutions throughout the state, providing a wide range of academic programming including certificates and associate, baccalaureate, masters, doctoral and professional degrees. https://apps.usg.edu/ords/f?p=118:1:0:::
Mathematics	Coordinate Algebra/Algebra I	Analytic Geometry / Geometry	Advanced Algebra/Algebra II	Pre-calculus				
Science	Physical Science	Biology	Chemistry	Physics				
Social Studies	Psychology	World History	US History	Government (½ unit) Economics (½ unit)				
Pathway Completer	Introduction to Business and Technology	Financial Literacy	Banking, Investing, and Insurance	Work-Based Learning, Youth Apprenticeship, or Capstone Project				
Industry Recognized Credential (Pathway Completer)		Visit the End of Pathway Assessment Page (see note below)						
Required/ Selective Electives	Health & Personal Fitness (can be taken in grades 9-12)	Entrepreneurship	Spanish I	Statistics				
	Modern Language/Latin 2 units required for admissions to Georgia University System Colleges/Universities For a listing of Modern Language/Latin courses offered at your high school, please contact your advisor, counselor, or curriculum handbook.		Other Electives For a listing of other elective courses offered at your high school, please check with your advisor, counselor, or curriculum handbook.					

NOTE: Students have many options to **ENTER** and **EXIT** from their academic studies into the workforce. When a student graduates from high school, they are eligible to choose one of many **ENTRANCE POINT** options: **1.** Enroll in either a 2 or 4 year post-secondary program; **2.** Enroll in an apprenticeship program or the military; or **3.** Enter the workforce using technical skills learned in high school. When a student finishes a 2- or 4-year degree program, they may choose to **EXIT** and **1.** Enroll in an apprenticeship program or the military; **2.** Enroll in a professional university degree program; or **3.** Enter the workforce using technical skills learned.

Financial Services Career Pathway Completers - Industry Credentialing for High School Students

Upon completion of sequenced courses in the Financial Services Career Pathway, students are eligible to complete the Industry-Recognized student credential for fulfillment of the End of Pathway Assessment. Secondary students completing the Financial Services pathway will be able to sit for the National Industry Credentialed assessment offered on-line from NOCTI and WISE. Once mastery is reached, students will receive recognition for completion and use this credential in conjunction with their job or continuing training. For specific assessment information, refer to: <http://bit.ly/GAFinance>

Sample High Demand Careers in Georgia

Occupation Specialties	Level of Education Needed	Georgia Average Salary	Annual Average Openings in Georgia	2014 – 2024 Employment Outlook
Claims Examiners, Property and Casualty Insurance	Bachelor's Degree	\$61,958	294	High Demand, High Skill
Investment Underwriters	Bachelor's Degree	\$65,577	49	High Demand, High Skill
Financial Examiners	Bachelor's Degree	\$83,390	25	High Demand, High Skill

GDOL Labor Market Explorer

Go to **GAfutures** at www.gafutures.org for more information about your education and career planning, including valuable financial information (grants and scholarships including HOPE Program, grants and loans, FAFSA, and CSS forms).

Career Enhancement Opportunities	Career-Related Education Activities <input type="checkbox"/> Career Awareness <input type="checkbox"/> Career Exploration <input type="checkbox"/> Instructional Related <input type="checkbox"/> Connecting <input type="checkbox"/> Work-Based Learning <ul style="list-style-type: none"> • Employability Skill Dev. • Cooperative Education • Internship • Youth Apprenticeship • Clinicals 	Postsecondary Options: <ul style="list-style-type: none"> • 4-Year Universities/Colleges • 2-Year Colleges • Technical Colleges • State Registered Apprenticeships • Special Purpose Schools • On-the-Job Training • Military 	Earning Postsecondary Credits While in High School A vital way to get ahead and realize you can pass college courses is by earning postsecondary credits as a high school student. Georgia offers a dual credit program titled Dual Enrollment. You need to talk with your parents, school counselor, or advisor about the proper courses to take each year in high school and dual credit. Students completing the course work in this Plan, will have earned/completed an Industry Credential, Technical Certificate of Credit (TCC), Associates of Applied Science Degree, and/or Bachelor's Degree.
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Postsecondary Transition

- Students who will continue their education in a Program of Study at one of the University System of Georgia institutions should prepare to take the ACT or SAT for admissions. Tests for admissions may vary from institution to institution. Contact the selected institution for specific testing information. Additional admissions information can be found at Staying On Course. (https://www.usg.edu/assets/student_affairs/documents/Staying_on_Course.pdf)
- Students who will continue their education in a Program of Study at one of the Technical College System of Georgia institutions should prepare to complete a placement exam.
- Students who will continue their education and training in the US Military should take the ASVAB assessment.
- Students should utilize electronic college and career databases to select the most appropriate postsecondary opportunities to match their selected career field, including registered apprenticeships.
- Georgia's dual-credit programs have been combined into one program entitled Dual Enrollment, in which high school students may earn their high school course credits while taking college courses.

Related Pathway Occupations	Other Related Occupations
<ul style="list-style-type: none"> • Claims Adjusters, Examiners, & Investigators • Claims Examiners, Property & Casualty Insurers • Insurance Appraisers, Auto Damage • Insurance Sales Agents • Insurance Underwriters 	<ul style="list-style-type: none"> • Computer Scientists • Administrative Support Specialists • Health Specialists • Accountants • Actuaries <p style="text-align: right;">*ONET Online</p>

Financial Services Pathway Description

The Finance Career Cluster prepares students for careers in financial and investment planning, banking, insurance and business financial management. Finance career opportunities are available in every sector of the economy and require skill in organization, time management, customer service and communication. Students in finance learn and practice skills that prepare them for diverse post-high school education and training opportunities, from apprenticeships and two-year college programs to Four-year College and graduate programs.

Workers in this pathway provide services to policyholders and insurance companies. Jobs in this pathway involve managing other people's money and helping other people reach their financial goals. This pathway is involved in directing companies' investment policies and preparing financial documents for regulatory authorities. Occupations in this pathway include loan officer, teller, compliance officer, credit analyst, new accounts clerk, internal auditor, bill collector, mortgage underwriter, customer service representative, and commercial loan specialist.