## 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.

<table>
<thead>
<tr>
<th>COURSE/GRADE</th>
<th>NINTH</th>
<th>TENTH</th>
<th>ELEVENTH</th>
<th>TWELFTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>ENGLISH</td>
<td>9th grade Lit/Composition</td>
<td>10th grade Lit/Composition</td>
<td>American Lit/Composition</td>
<td>World Lit/Composition /British Lit</td>
</tr>
<tr>
<td>MATHEMATICS</td>
<td>Coordinate Algebra /Algebra I</td>
<td>Analytic Geometry /Geometry</td>
<td>Advanced Algebra / Algebra II</td>
<td>Pre-calculus</td>
</tr>
<tr>
<td>SCIENCE</td>
<td>Physical Science</td>
<td>Biology</td>
<td>Chemistry</td>
<td>Physics</td>
</tr>
<tr>
<td>SOCIAL STUDIES</td>
<td>World History</td>
<td>Psychology</td>
<td>US History</td>
<td>Government (½ unit) Economics (½ unit)</td>
</tr>
<tr>
<td>PATHWAY COMPLETER</td>
<td>Introduction to Business and Technology</td>
<td>Financial Literacy</td>
<td>Banking, Investing, and Insurance</td>
<td>Another course in focus area, Work-Based Learning, or Youth Apprenticeship</td>
</tr>
</tbody>
</table>

### Industry Recognized Credential (Pathway Completer)

- Health & Personal Fitness (can be taken in grades 9-12)
- Legal Environment of Business
- Entrepreneurship
- Statistics

### Required/Selective Electives

- 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.

### POSTSECONDARY:

- **TCC**
  - BA11 TCC Banking and Finance Fundamentals
    - Find the campus for the TCC options

- **DIPLOMA OR AAS**
  - Completion of the BA11 TCC leads to the Banking and Finance diploma and the Banking and Finance degree (BAF3).
    - Find the campus for the Diploma, Degree options

- **BACHELOR OF SCIENCE**
  - 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.

### 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; or
   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 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](http://bit.ly/GAFinance)
### 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.

### Sample In Demand Careers in Georgia

<table>
<thead>
<tr>
<th>Occupation Specialties</th>
<th>Level of Education Needed</th>
<th>Georgia Average Salary</th>
<th>Annual Average Openings in Georgia</th>
<th>2014 – 2024 Employment Outlook</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims Examiners, Property and Casualty Insurance</td>
<td>Bachelor’s Degree</td>
<td>$61,958</td>
<td>294</td>
<td>In Demand, High Skill, High Wage</td>
</tr>
<tr>
<td>Investment Underwriters</td>
<td>Bachelor’s Degree</td>
<td>$65,577</td>
<td>49</td>
<td>In Demand, High Skill</td>
</tr>
<tr>
<td>Financial Examiners</td>
<td>Bachelor’s Degree</td>
<td>$83,390</td>
<td>25</td>
<td>High Skill, High Wage, In Demand</td>
</tr>
<tr>
<td>Insurance Claims Clerks</td>
<td>Some postsecondary, no degree required</td>
<td>$43,201</td>
<td>1,198</td>
<td>High Skill, In Demand</td>
</tr>
</tbody>
</table>

Go to GAfutures at [www.gafutures.org](http://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**
  - Career Awareness
  - Career Exploration
  - Instructional Related
  - Connecting
  - Work-Based Learning
  - Employability Skill Dev.
  - Cooperative Education
  - Internship
  - Youth Apprenticeship
  - Clinicals

- **Postsecondary Options:**
  - 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**
  - Dual Enrollment Program
  - Earn postsecondary credit while in high school
  - You can complete
    - Industry Credential
    - Technical Certificate of Credit (TCC)
    - Associates of Applied Science Degree
  - Bachelor’s Degree
  - Who can help?
    - Parents
    - School Counselor
    - Advisor

### Postsecondary Transition

- University System of Georgia Institutions: Admissions Testing
  - ACT or SAT
  - For More Information:
    - Contact the institution of your choice OR
  - Technical College System of Georgia
  - Placement Exam
  - United States Military
  - ASVAB Assessment
  - Use BRIDGE Law platform to inform decisions on postsecondary opportunities
  - Dual Enrollment
    - Earning high school course credits while taking college courses

### Related Pathway Occupations

- Claims Adjusters, Examiners, & Investigators
- Claims Examiners, Property & Casualty Insurers
- Insurance Appraiser, Auto Damage
- Insurance Sales Agents
- Insurance Underwriters
- Computer Scientists
- Administrative Support Specialists
- Health Specialists
- Accountants
- Actuaries

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