

FINANCE EDITION

PATHWAYS TO SUCCESS

An education- and career-planning
guide for South Carolina students





Dear South Carolina Student,

“What do you want to be when you grow up?” You’ve heard it again and again, and if you’re like most people in school, you probably feel pretty lost. However, knowing what appeals to you or, better yet, what you want to do, can help you focus on those subjects and activities that will prepare you for the future.

But with so much to think about in life right now, and so many career directions to choose from, choosing a career pathway can be overwhelming. Even worse, what if you were to decide and then change your mind?

How would you like to know more about your options? This guide offers you realistic insight into various career clusters and how they might fit into the way you think and feel.

Pathways to Success can help you get started. It is a series of education- and career-planning guides designed to help you make informed, smart career decisions. You can use this information to eliminate options that aren’t attractive, so you can begin focusing on a career direction that is more appealing.

If you change your mind along the way, Pathways to Success can help you redirect your career plans, courses, and extracurricular activities.

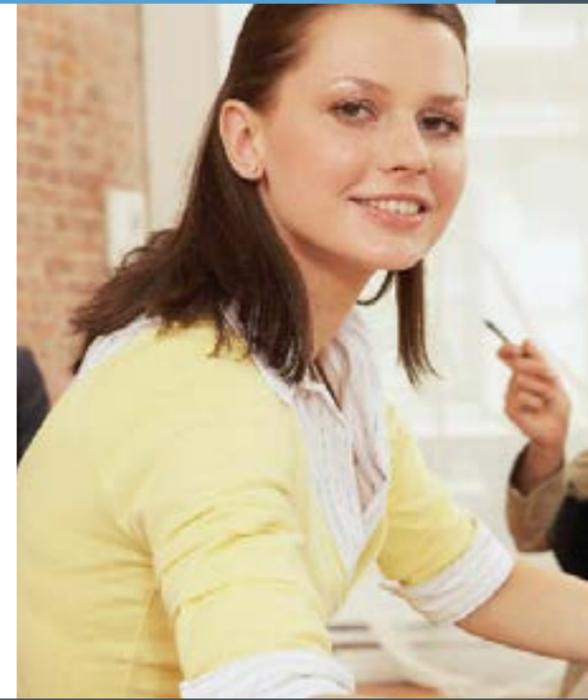
In South Carolina, there are 16 career clusters that you can explore. This issue of Pathways to Success introduces you to one of these clusters. The clusters correspond to different fields within the job market (business, healthcare, the arts, agriculture, manufacturing, etc.).

Each issue of Pathways to Success explains what it is like to work in one of the career clusters, what kinds of jobs are available, and what parts of the career cluster are growing fastest. It also spells out the specific ways to prepare yourself for an occupation: majors to choose in high school, what classes to take, opportunities to learn outside of class, and the kind of education and training you can pursue after high school.

Believe it or not, being in school gives you a great chance to explore all of your options. So go for it. Figure out just how you feel about certain subjects. Seek out those things that you feel good about. Then start preparing yourself so you will be able to do the things you like to do “when you grow up.”

Bank on a Career in Finance

A career in Finance offers endless possibilities with jobs ranging from insurance to investment banking and accounting. For people interested in math, organization, and technical expertise, this could be your ideal career path. Keep reading to find out what it takes to be successful in Finance.



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ATTENTION:

Parents, Teachers, and Counselors: This Guide Is for You, Too.

This career cluster guide speaks to students about their education and career paths, but you play a critical role by providing guidance as they plan their futures. Read this guide and learn more about the Finance cluster. Then, sit down and talk with your child or the student you are advising. Help craft an Individual Graduation Plan, or IGP, that puts that teen on a personal pathway to success (see “What is an IGP?” on page 6).

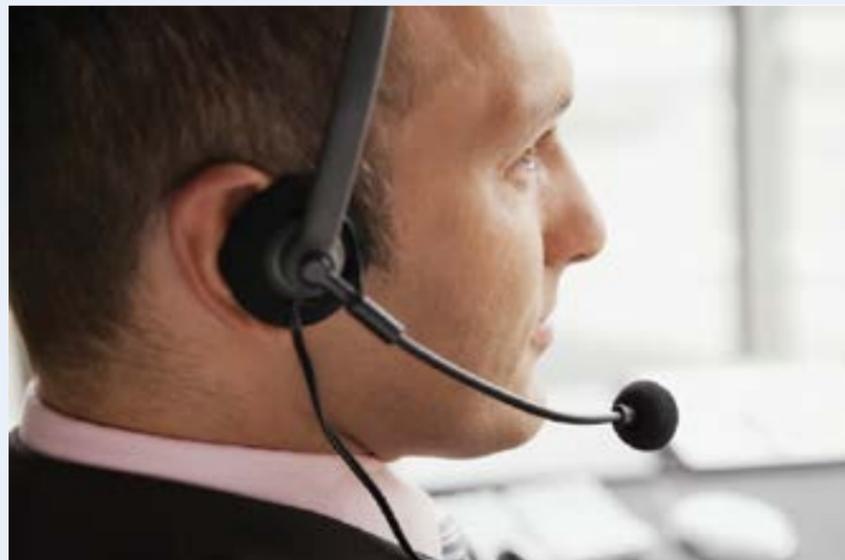
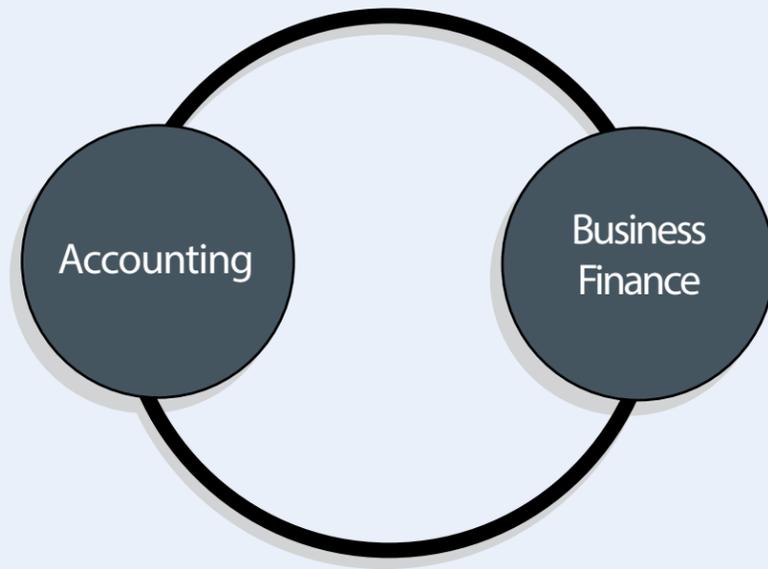


What Are Career Clusters and Majors?

Career clusters help you acquire the knowledge and skills you need to reach your personal career goals. They organize what you learn in school around specific professional fields such as Education and Training or Information Technology. Information Technology, for example, focuses on professions that require highly technical training, while Human Services emphasizes occupations that involve people skills. South Carolina recognizes these 16 career clusters offered at various schools across the state.

- Agriculture, Food, and Natural Resources
- Architecture and Construction
- Arts, A/V Technology, and Communications
- Business, Management, and Administration
- Education and Training
- Finance
- Government and Public Administration
- Health Science
- Hospitality and Tourism
- Human Services
- Information Technology
- Law, Public Safety, Corrections, and Security
- Manufacturing
- Marketing, Sales, and Service
- Science, Technology, Engineering, and Mathematics
- Transportation, Distribution, and Logistics

Majors Clustered Under Finance



Each cluster consists of career majors that are based on groups of professions that require similar talents, knowledge, and skills. For example, two majors fall within the Finance cluster (see illustration above). Each major provides required courses, instructions, and experiences necessary to move toward employment in specific jobs such as accountant, financial analyst, or collector either right after high school or after additional education in college, the military, or elsewhere.

A Model Career Cluster System

Career Awareness (Grades K-5)	Grades K-2	<ul style="list-style-type: none"> • Students learn about different kinds of work. • Students are instructed in diversity and gender equity in the workplace. • Students learn about goal setting and decision making. • Students learn what it means to be a good worker.
	Grades 3-5	<ul style="list-style-type: none"> • Students use career assessment instruments to identify occupations. • Students learn about occupations in the various career clusters. • Students get involved in career guidance classroom activities.
Career Exploration (Grades 6-8)	6th Grade	<ul style="list-style-type: none"> • Students begin career exploration activities, including identification of learning opportunities in the community. • Students take career assessment instruments. • Students identify jobs within the clusters requiring different levels of education.
	7th Grade	<ul style="list-style-type: none"> • Students identify the steps of the career decision-making process. • Students identify and explore sources of career information. • Students take career assessment instruments. • Students explore work-based learning activities including service learning, job shadowing, and mentoring.
	8th Grade	<ul style="list-style-type: none"> • Students pick a cluster of study that they are interested in exploring. • Students explore work-based learning activities including service learning, job shadowing, and mentoring. • Students meet with parents, counselors, teachers, guardians, and legal designees to develop both an academic and career portfolio consistent with their academic and career focus. • Students take career assessment instruments.
Career Preparation (Grades 9-Postsecondary)	9th Grade	<ul style="list-style-type: none"> • Students may declare majors and focus their elective choices in particular areas.* • Students review and update their IGPs. • Students take career assessment instruments. • Students explore work-based learning activities including service learning, job shadowing, and mentoring.
	10th Grade	<ul style="list-style-type: none"> • Students should declare a career major.* • Students review and update their IGPs. • Students take career assessment instruments. • Students explore work-based learning activities including service learning, job shadowing, and mentoring.
	11th Grade	<ul style="list-style-type: none"> • Students review and update their graduation plans, with particular attention to postsecondary goals. • Students take career assessment instruments. • Students explore work-based learning activities including service learning, job shadowing, and mentoring. • Students may change or modify their career majors.
	12th Grade	<ul style="list-style-type: none"> • Students complete requirements for their majors. • Students receive recognition for completion of career cluster majors at graduation. • Students take career assessment instruments. • Students explore work-based learning activities including service learning, job shadowing, and mentoring. • Students may change or modify their career majors.
	Postsecondary	<ul style="list-style-type: none"> • Students follow aligned career cluster pathways to a two- or four-year college, the military, other postsecondary education or training, or employment. • Students obtain rewarding entry-level employment within their chosen clusters. • Students continue to refine career choices throughout their lifetimes of learning.

* Students are encouraged to review their IGPs and modify or change this focus throughout their secondary school careers with the guidance of educators and parents.

Seven Steps to Success



Making your way through high school, on to college or other education, and into a Finance career all starts with planning.

Your future career can be fun, or it can make you totally miserable, depending on whether or not you choose one that fits your unique personality, interests, goals, and abilities. Planning to be a nurse, for example, makes no sense if you can't stand the sight of blood. Forget being an engineer if you aren't going to take on advanced math. And if you live to be outdoors, opt out of a profession that keeps you cooped up in an office all day. The truth is, earning a living for about 40 years is a lot more rewarding—financially and otherwise—if you find the profession that fits you perfectly.

The search for your perfect profession starts with creating an Individual Graduation Plan, often called an IGP, to guide you through high school (see "What is an IGP?" on page 6). Every South Carolina student is required to create an IGP, but don't think of it as a hassle. Instead, look at it as a chance to explore your interests and options and to start working toward your personal dream—whether it's to be a movie star or a minister, a CEO or a chef, an entrepreneur, or an engineer.

Here's a step-by-step guide to creating your own Individual Graduation Plan.

■ Step 1: Complete Assessments

Start putting together your IGP by determining your strengths and weaknesses, what you love (or hate) to do with your time, and your hopes and dreams in life. To find the answers to these and other questions, take advantage of career assessment tools such as Holland's Self-Directed Search, ASVAB (Armed Services Vocational Aptitude Battery), and the Kuder Interest Inventory available through your school and online (see "What is an IGP?" on page 6).



■ Step 2: Research Your Career Opportunities

After learning more about yourself, put together a list of careers you might want to research. Get the facts about what each possible profession pays,



how many jobs in those professions are available in South Carolina (both now and in the future), and what kind of education you'll need to break into each of them. (For profiles of 25 career options in Finance, see page 8). Use the career information resources available through your school's library and the Internet, including SCOIS, O*NET, and COIN (see "Resource Roundup"

on page 21). Go beyond the statistics, though, to get the inside story on what those who work in occupations on your list really do every day. Start by contacting professional associations and visiting Web sites, then arrange personal interviews and job shadowing.

n Step 3: Explore Your Education Options



Use your list of possible professions to investigate your education options in high school and beyond (see "Sharpen Your Skills...and Your Pencils" on page 18). Identify both two-year and four-year colleges with programs that best fit your career goals. In the same way, find out about obtaining associate's degrees at two-year technical colleges with programs in Finance. Also, research opportunities for Finance training in the military. Then look at the clusters, majors, and courses offered in high school as well as special programs such as co-op education and dual-credit courses. Learn about academic requirements and tests you may have to take to graduate and get into college, including PACT, PSAT, PLAN, SAT, ACT, and WorkKeys. Also, explore extracurricular activities (see "Invest in Practical Learning" on page 16) related to your list of possible professions, including sports, community service groups, band, clubs, and student organizations such as FBLA, TSA, and BPA.

n Step 4: Talk About Your Options With Parents and Counselors

Assessments and research are essential, but input from your parents (or guardians), counselors, and teachers can also help as you narrow your career and education choices. Talk with them about what you are learning as you are assessed—they can help you further identify your strengths, opportunities, and interests. Tell them about your hopes and dreams. Discuss with them career options five, 10, or 20 years from now. Ask them to help with your research by providing resources or using their contacts to set up career exploration experiences such as job shadowing and internships. Time with your guidance staff person may be limited, so make the most of it. Come in with clear and well-researched ideas about your future, and ask what he or she can do to help you get where you want to go in life.

n Step 5: Make Your Choices and Document Your Decisions



Now that you are armed with valuable research and good advice from people you trust, it's time to make some decisions. Ask your counselor what format your IGP should follow—it likely will include most of the information shown in "What is an IGP?" on page 6. Select your career objective, cluster, and major, and write them down on your IGP. Fill in a tentative schedule for your high school years. Add to your plan lists of the out-of-class and work experiences you want to pursue and your goal after high school—college, the military, employment, or another option. It's also smart to create a career portfolio, which is a file of material related to the education and career choices in your IGP. This portfolio might include items such as a resume, samples of your schoolwork, and research and assessment information. Once you have documented your decisions, save your IGP and career portfolio as your school directs.

n Step 6: Review and Revise Your IGP Each Year

A good IGP is frequently updated. It expands and changes as you go through high school. At least once at the end of each year, go back to your IGP and revise it as needed. Ask yourself if your decisions are still sound or if you've changed your mind about your career objective or plans after high school. Be realistic, but don't feel locked in to the choices you made earlier. Switching your cluster or major as you learn more about your interests and options in life is okay. Some direction—even if it changes—is better than no direction at all. Use this annual review of your plan to make choices that are intentional, not accidental, as you grow and change.

n Step 7: Graduate and Move On to Additional Education or Employment

The goal of an IGP is to give you a clear path to high school graduation, but that's not the end of your road to success. The plan you created will carry you on to college, the military, an apprenticeship, other education or training, or directly into the job market. You likely will continue to evaluate, research, discuss, and refine your career choices after high school and throughout your life.

What is an IGP?

An Individual Graduation Plan (IGP) is like a road map to your future. If you stay on course, you'll reach your destination—graduation—with all the courses, skills, and experience you need to take your education or career to the next level. Here's what a basic IGP includes:

Information such as your name and school.

Your chosen career cluster is a field of study such as Education and Training or Business, Management, and Administration on which you plan to focus in high school and beyond. South Carolina recognizes 16 career clusters (see page 2), although local schools and districts may offer different clusters. This guide is an introduction to the Finance cluster.

Your plan for what to do after high school—get an associate's or bachelor's degree, enter the armed forces, seek industry certification, find employment, or pursue other options. Be specific—it's just a goal you can change later if needed.

A grade-nine-through-twelve outline of classes you should take, including core academic classes required for graduation and electives. Fill in the specific classes your school offers.

Your school may make this type of basic IGP part of your career portfolio—a file or folder that also may contain such information as results of your career-interest assessments, examples of your schoolwork, your scores from standardized tests, and records of your work experiences.

Out-of-class learning opportunities you want to pursue, such as student organizations or work experiences.

Your chosen career major, a field such as Accounting, in which you plan to work when you enter the job market.

Individual Graduation Plan

Name: Anya Smith
 School: West High School
 Cluster: Finance
 Major: Accounting
 Postsecondary Goal: Bachelor's degree in Investment Analysis from a four-year college

Required Courses			
Algebra 1	German	Algebra 2	Pre-Calculus
English 1	English 2	English 3	English 4
Physical Science	Biology 1	Chemistry 1	Physics
World History	U.S. History and Constitution	European American Government	World Geography
Physical Education	French 1	Art 2	Art
Integrated Business Application	Business and Personal Finance	Accounting 1	Accounting 2

Complementary Activities: Future Business Leaders of America (FBLA) and DECA
 Work-Based Learning Opportunities: Internship, co-op education, job shadowing

A Career in Finance Is a Sound Investment



Since money makes the world go round, there's always something new to learn in Finance.



Finance might sound like a boring career choice, but the truth is there are many different types of careers that have very different occupations and responsibilities. There are the more straightforward, the accounting and insurance fields, and more exotic professions such as economists and financial analysts.

Careers in Finance tend to be high-paying jobs and provide the opportunity to work in teams and travel.

Think about life as a stockbroker. You inform individuals, groups, or businesses about investments and market conditions. When they buy, sell, and/or transfer stocks and bonds, you're paid a commission based on sales on top of your salary.

The median annual earnings for stockbrokers was \$73,352 in 2006. In South Carolina, that number was even higher, \$77,000, for the previous year. The number of jobs for stockbrokers in South Carolina is expected to increase 10.6 percent by 2014. Have a look at www.financialpro.org for more information.

Maybe a career as an insurance sales agent is more to your liking. As an agent you'd have the opportunity to work for a company or for yourself. You would provide insurance advice, help policy holders settle insurance claims, and perhaps offer several types of insurance or specialize in a particular type, such as fire, life, marine, or aviation insurance.

Recently, the average earnings for a South Carolina insurance sales agent was more than \$44,000, and the profession is expected to grow by more than seven percent in the coming years. Visit the National Association of Professional Insurance Agents' Web site at www.pianet.com for more information.

Do you like to conduct research, collect and analyze data, and extrapolate theories based on statistical fact? Think you might like to work at home or abroad with large corporations or the government? If you answered yes, then you might enjoy working as an economist.

Recent nationwide annual earnings of business economists ranged from \$43,000 to \$102,000. In South Carolina, the average annual salary was close to \$54,000. Have a look at www.nabe.com or www.aeaweb.org for more information.

Now, what if you're not a number whiz but you are interested in a career in Finance? Many professionals gain experience from typical student jobs, such as working as cashiers, to become more comfortable handling numbers.

How about working as a bank teller? Earnings depend on experience and seniority, and there's plenty of room for advancement. According to recent statistics, the average South Carolina bank teller earns more than \$21,000 each year. And by 2014 the number of bank tellers needed will increase by 10.9 percent.

Quick Quiz

Answer "yes" or "no" to these questions to see if Finance is the right career cluster for you.

1. I'm good at maintaining my savings account or checking account.
2. I'm able to collect and count money for my school's fundraiser.
3. I can add numbers in my head quickly and easily.
4. I like working with numbers, symbols, and ideas.
5. I'd like to count and keep track of money.

Totals: "Yes" _____ "No" _____

If you answered "yes" to three or more of the questions, then you may have what it takes to make it in Finance.

Source: SCOIS (Coin Career) Assessment Tests



25 Career Choices in Finance

Occupation	SC Salary	Job Growth ¹	Education Required ²	Career Readiness Certificate Level ³	Description
General Manager and Top Executive	\$103,110	12.5%	BD, MA, DD	gold	Works with other executives to formulate policies and direct operations of businesses, government agencies, and educational institutions.
Stockbroker	\$77,350	10.5%	AD, BD	gold	Informs individuals, groups, or businesses about investments and market conditions. Stockbrokers buy, sell, and/or transfer stocks and bonds for clients.
Credit Manager	\$77,270	11.1%	OJT, AD, BD	gold	Directs and coordinates the activities of workers who conduct credit investigations and collect overdue accounts for banks and other businesses.
Financial Manager	\$77,270	11.1%	BD	gold	Prepares the financial reports required by a firm to conduct its operations and to satisfy tax and regulatory requirements.
Actuary	\$70,106	NA	BD	gold	Designs insurance and pension plans and keeps informed on their operation to make sure that they are maintained properly.
Management Analyst and Consultant	\$62,370	10.4%	BD, MA	gold	Sets up systems of inventory control, trains new workers, and plans for and sets up new facilities.
Economist	\$53,920	NA	BD, MA	gold	Conducts research, monitors economic trends, and formulates plans to aid in the solution of economic problems concerning production and distribution of goods.
Insurance Underwriter	\$51,640	10.7%	BD	gold	Appraises and selects or rejects applicants for insurance according to the degree of risk of insuring them.
Database Administrator	\$51,250	11.9%	HS	gold	Inputs lists of items and other data into computers. May also manipulate existing data, edit current information, or proofread new entries to a database.
Accountant	\$47,650	11.0%	BD	gold	Designs, installs, maintains, and uses general accounting systems to prepare, analyze, and verify financial reports and related economic information.
Auditor	\$47,650	11.0%	BD	gold	Prepares, analyzes, and verifies financial reports and taxes in all business, industry, and government organizations.
Market Research Analyst	\$45,600	12.5%	BD	gold	Collects data and information that will assist companies in decision making regarding their products and services.
Insurance Claims Adjuster and Examiner	\$44,690	10.5%	OJT, HS, AD, BD	gold	Investigates and settles insurance claims on insurance policies that result from accidents, embezzlement of funds, property loss, and damage.
Insurance Sales Agent	\$44,500	7.1%	OJT, HS, AD, BD	gold	Sells insurance to new and current clients, provides insurance advice, and helps policy holders settle insurance claims.
Services Sales Representative	\$42,880	9.1%	AD, BD	gold	Sells a wide variety of services through the understanding of and ability to discuss the services a company offers.
Inspector and Compliance Officer	\$41,690	10.7%	BD	silver	Examines the conditions of plants and animals, the quality of consumer services, and the operations of businesses to verify compliance with public laws.
Research Assistant	\$41,250	NA	BD, MA	gold	Plans, conducts, and participates in basic and applied research activities in all fields of human knowledge and endeavor.
Supervisor	\$37,690	15.7%	OJT, HS	gold	Directs the activities of other employees and insures that equipment and materials are used properly and efficiently.
Loan Clerk and Credit Authorizer	\$30,580	11.6%	HS	bronze	Obtains personal information and reviews credit history to determine credit worthiness.
Computer Operator	\$29,750	14.1%	OJT, HS	silver	Monitors and controls electronic data processing systems that are used to process business, scientific, engineering, or other data.
Customer Service Representative	\$27,410	12.7%	OJT, HS	silver	Provides customer support by answering questions or listening to and taking action on customer complaints.
Budget Analyst	\$27,320	11.4%	OJT, AD, BD	silver	Researches, develops, and implements the budgets for organizations and businesses. Finds ways to increase efficiency and improve profits.
Bill and Account Collector	\$27,140	18.8%	OJT, HS	silver	Locates people to notify them of overdue bills and tries to receive payment or return of the merchandise.
Data Entry Keyer	\$23,000	16.7%	BD	gold	Examines the conditions of plants and animals, the quality of consumer services, and the operation of businesses to verify compliance with public laws.
Bank Teller	\$21,260	10.9%	OJT, HS	silver	Cashes checks and processes deposits and withdrawals from checking and savings accounts as well as sells and cashes bonds.

About This Chart

This chart is a sampling of 25 of the more than 100 occupations that fall within the Finance sector of the South Carolina job market. For more information about any Finance occupation, check out the South Carolina Occupational Information System (SCOIS). This electronic database is packed with valuable information on careers, colleges, scholarships, and more. SCOIS is available in local schools and at more than 600 other locations throughout South Carolina. Here are explanations for the abbreviations and symbols used in this chart.

Education Requirement Abbreviations

- C — 12- or 18-month certificate
- AD — Two-year associate's degree
- AP — Advanced Placement
- BD — Four-year bachelor's degree
- HS — High school diploma or GED
- MA — Master's degree
- NA — Information not available or item does not apply
- OJT — On-the-job training
- DD — Doctorate degree

Source for chart: SCOIS

¹ The expected percentage increase or decline in the number of positions in the profession in South Carolina through 2008.

² The minimum educational attainment required to enter the profession; occupations may have different entry-level jobs for those with different degrees.

³ The South Carolina Career Readiness Certificate demonstrates to employers that you have the skills necessary to be successful in your chosen occupation.

For more information on the CRC in South Carolina go to www.WorkReadySC.org.

Calculate a Path to a Future in Finance

Start training for a future in Finance.



10 Highest-Paying Finance Professions

Occupation	Salary
1. Stockbroker	\$77,350
2. Credit Manager	\$77,270
3. Financial Manager	\$77,270
4. Actuary	\$70,106
5. Economist	\$53,920
6. Insurance Underwriter	\$51,640
7. Accountant	\$47,650
8. Auditor	\$47,650
9. Insurance Claims Adjuster and Examiner	\$44,690
10. Insurance Sales Agent	\$44,500

Based on annual mean salary in South Carolina.
Source: SCOIS

Academic Financial Foundations

Successful careers in Finance are built on solid foundations of academic basics.

- **Science:** New technology is constantly being developed and brought to market. This creates opportunities for financing and for investments. Knowledge of how these advances will affect the market can be important, depending on your career.
- **Math:** Finance. It's banking, accounting, and investing. Enough said. Yes, excellent math skills will be essential to a career in Finance.
- **English:** Finance is a group enterprise that proceeds smoothly only if coordinated through precise written and oral communications.
- **Social Studies/History:** A global industry brings together people with widely varying backgrounds and cultures. To make a melting-pot operation work, it helps if everyone understands his or her coworkers' cultures and histories.
- **Modern or Classical Language:** In the global industry of Finance, modern or classical language knowledge can be a big advantage.
- **Arts:** Believe it or not, creativity plays an important part in Finance. Creativity and the ability to "think outside the box" are important. It's why four-year colleges and universities now require an arts credit for admission, so be sure to sign up.

In the world of Finance, a lot of career pathways converge, and financial skills and knowledge will cross over to the worlds of business, academia, and government. Forensic accounting is an example of the ways careers in Finance are being applied to law enforcement, for example. As your career unfolds, it may turn out that choices you made earlier aren't right for you in the long run. That's why it's really important to always know your options. If Finance interests you, look more closely at all the ways you can prepare for work in this cluster.

The Career Major Maps, beginning on page 12, are maps to help guide your way through the Finance cluster and give you a good idea of the choices you have. It's pretty clear-cut, really. To be successful in particular jobs, you have to prepare in particular ways. The career majors will help you do just that. (See "What Are Career Clusters and Majors?" on page 2).

Different Majors to Choose From

The Career Major Maps include sample high school schedules, but your school may offer different programs and classes. The maps also include information about extracurricular activities, educational options after high school, and jobs for which each major might prepare you. Use these maps to create your IGP and to chart your course into the career of your choice. In Finance, each major corresponds to a different set of jobs within that major in South Carolina.*

For example, if you choose Business Finance as a major, you can follow that pathway to a career such as commodities broker or investment advisor after meeting the graduation requirements for that career.

Great jobs are even available right out of high school. Generally, you need to take four electives in your major area to graduate with a high school major.

In Finance there are two majors:

- Accounting (on page 12)
- Business Finance (on page 13)

Revisit Your Choices

If you find yourself unhappy with where a career pathway is taking you, it's no big problem. Because you have a reliable set of career road maps, you can always pull over, take a break, and reconsider your earlier decisions. As you move along through your high school career, you'll have plenty of opportunities to review and change your choices. Sample different majors and opt for the one that best suits your tastes.

*The U.S. Department of Education lists two majors under Finance but uses different names. Local schools and districts may offer fewer career clusters and majors, clusters and majors that are organized differently, or clusters and majors with alternative names.

Career Major Map: Accounting

People who enter the pathway of Accounting are process-oriented. They like to see numbers add up and enjoy problem solving as a result. From entry-level billing clerks to CFOs of major corporations, everyone in this pathway enjoys math and most likely is skilled with computers and accounting software as well. These people make sure businesses manage their cash so that people get paid.

Required Core for Graduation	Sample Core Choices			
	For additional college entrance requirements, refer to the college of your choice.			
	9	10	11	12
English* Four Units Required	English 1	English 2	English 3	English 4
Math* Four Units Required	Algebra 1 or Math for the Technologies 1	Geometry or Math for the Technologies 2	Algebra 2 or Math for the Technologies 3	Pre-Calculus or Math for the Technologies 4
Science* Four Units Required	Physical Science	Biology or Applied Biology	Chemistry or Chemistry for the Technologies	Physics or Physics for the Technologies
Social Studies Three Units Required	Global Studies 1 or World Geography	Global Studies 2 or Social Studies Elective or World History	U.S. History	Economics/Government
Additional State Requirements	Physical Education or JROTC (one unit) Computer Science (one unit) Electives (seven units)		Pass High School Assessment CTE or Modern or Classical Language (one unit) Art (one unit)	

Courses for Major (Minimum of four credits required)	Complementary Course Work	Extended Learning Opportunity Options Related to Major
Accounting 1 Accounting 2 Plus two or more of the following: Business and Personal Finance Business Computer Math Integrated Business Applications 1 Virtual Enterprise 1, 2, 3, 4 Work-Based Credit (Accounting)	Business Law Business Communications Economics Entrepreneurship Introduction to Business and Marketing International Business and Marketing Modern or Classical Language	Career Mentoring Shadowing Internship Cooperative Education Senior Project

Professional Opportunities Upon Graduation		
High School Diploma Bookkeeping Clerk Bank Teller Medical Billing Clerk Payroll Clerk	Additional Training to 2-year Degree Auditor Accountant Financial Services Agent Credit Manager	4-year Degree & Higher Educator Certified Public Accountant Financial Planner Chief Financial Officer

*Course selection will depend on satisfying prerequisites.

Career Major Map: Business Finance

Financial Planning combines the skill sets of financial managers with that of a more relationship-oriented individual. They typically work with clients either in daily, one time transactions at the bank or as lifelong, trusted confidants who manage every dime of their clients' wealth. These are professional people whose expertise and knowledge is valued by those they serve, whether it's to make a deposit, recommend a life insurance policy, or manage a retirement fund.

Required Core for Graduation	Sample Core Choices			
	For additional college entrance requirements, refer to the college of your choice.			
	9	10	11	12
English* Four Units Required	English 1	English 2	English 3	English 4
Math* Four Units Required	Algebra 1 or Math for the Technologies 1	Geometry or Math for the Technologies 2	Algebra 2 or Math for the Technologies 3	Pre-Calculus or Math for the Technologies 4
Science* Four Units Required	Physical Science	Biology or Applied Biology	Chemistry or Chemistry for the Technologies	Physics or Physics for the Technologies
Social Studies Three Units Required	Global Studies 1 or World Geography	Global Studies 2 or Social Studies Elective or World History	U.S. History	Economics/Government
Additional State Requirements	Physical Education or JROTC (one unit) Computer Science (one unit) Electives (seven units)		Pass High School Assessment CTE or Modern or Classical Language (one unit) Art (one unit)	

Courses for Major (Minimum of four credits required)	Complementary Course Work	Extended Learning Opportunity Options Related to Major
Business and Personal Finance Introduction to Business and Marketing Plus two or more of the following: Accounting 1, 2 Business Law Entrepreneurship Integrated Business Applications 1, 2 Work-Based Credit (Finance) or Courses as required by NAF (www.naf.org)	Business Computer Math Economics E-Commerce Global Markets International Business and Marketing Marketing Modern or Classical Language	Career Mentoring Shadowing Internship Cooperative Education Senior Project

Professional Opportunities Upon Graduation		
High School Diploma Bank Teller Payroll Clerk Bookkeeping Clerk Loan Processor	Additional Training to 2-year Degree Loan Officer Credit Analyst Mortgage Underwriter Financial Services Agent	4-year Degree & Higher Compliance Officer Branch Manager Internal Auditor Operations Manager

*Course selection will depend on satisfying prerequisites.

Banking and Related Services



If you think a career in banking and other related services is right for you, check out the myriad of ways you can prepare early and profit from your educational investment.

Through the Financial Literacy Act of South Carolina, financial education workshops on basic personal finances are held across the state. The workshops are designed to inform and teach students basic money management skills, such as balancing a checkbook, managing credit cards, planning for retirement, and overall savings practices.

Check out Junior Achievement's Banks in Action program. Using hands-on classroom activities, even some friendly competitions, Banks in Action teaches students the principles of the banking industry from simple savings to making smart investments.

The High School Financial Planning Program (HSFPP) can introduce you to the world of financial planning. Through the program you can learn about responsible money management and how to make sound financial decisions for meeting personal financial goals down the road.

Even if you decide not to pursue a career in Banking, the skills you learn outside the classroom will be very beneficial throughout your educational and professional careers.

Insurance Services – Not So Risky Business

If you think a career in Insurance Services sounds a little stale, think again. Gone are the days of the door-to-door insurance salesman clad in plaid. Today, those who work in the insurance field cover a wide range of services, not only car and life insurance.

One of the advantages of a career in Insurance Services is that you can start at an entry-level position and work your way up as you learn more about the industry. For example, you might begin as an agent helping people insure their homes or other property, or you might become a corporate risk manager for an international firm.

Risk management, as it is often referred to in the insurance field, involves many areas such as

- risk recognition,
- risk assessment,
- strategy development for managing risk,
- financial risk management, and
- corporate risk.

In fact, you could be working to minimize or manage risk in areas ranging from the environment to technology, humans, organizations, and even politics.

So how can you prepare yourself for a career in Insurance Services? Take courses in finance, mathematics, accounting, economics, business law, marketing, and business administration. They'll help you understand how social and economic conditions relate to the industry. Courses in psychology, sociology, drama, and public speaking can help with sales techniques. And, of course, skill with computers and popular software packages is also important.

But if you really want to help jump start your career, experience outside the classroom is always a good idea. Think about getting an internship at an insurance agency or risk management firm. And, check out organizations to get more information such as the following:

Independent Insurance Agents of America
www.iiiaa.org

Insurance Vocational Education Student Training (InVEST)
www.investprogram.org

Insurance Information Institute
www.iii.org



Higher Education Is Affordable

A variety of grants, scholarships, and student loans are available to help you pay for college.

Grants

Federal Programs

- Academic Competitiveness Grant Program: Grants for Pell Grant recipients who completed a rigorous secondary school program.
- Federal Pell Grant: Up to \$4,310 per year, based on the student's need as determined by the FAFSA.
- Federal Supplemental Educational Opportunity Grant: Grants of up to \$4,000 a year for students with exceptional financial need.

State Programs

- Call Me MISTER: This program recruits, trains, certifies, and secures employment for African-American males as elementary teachers in SC's public schools. To learn more, visit www.callmemister.clemson.edu.
- Lottery Tuition Assistance: This program provides tuition assistance to SC residents attending two-year public or private institutions.
- SC Need Based Grant: For SC's neediest students, up to \$2,500 is available annually.
- SC Tuition Grant: A need-based grant for eligible South Carolinians who choose to attend full-time one of SC's 21 participating independent (private) colleges. Up to \$3,200 is available annually. For additional information, visit www.sctuitiongrants.com.

Scholarships

- HOPE Scholarship: A merit-based scholarship for SC residents attending a four-year institution in SC and who do not qualify for the LIFE or Palmetto Fellows Scholarships. \$2,800 is available for freshmen only.
- LIFE Scholarship: A merit-based scholarship for SC residents attending a SC institution. Up to \$5,000 is available per year, which can increase to \$7,500 per year for sophomores, juniors, and seniors with math or science-related majors.
- Palmetto Fellows Scholarship: A program recognizing the most academically talented high school seniors in SC. Up to \$6,700 is available during the freshman year. Up to \$7,500 is available per year during the sophomore, junior, and senior years, increasing to \$10,000 per year for those with math or science-related majors.
- SC Teaching Fellows Program: Designed to recruit talented high school seniors into the teaching profession. Up to \$6,000 available annually.

For additional information regarding state scholarships, contact the SC Commission on Higher Education at 803-737-2260, or visit www.che.sc.gov.

SOUTH CAROLINA
Student Loan

For additional loan information, visit the Web site at www.scstudentloan.org or call 1-800-347-2752.

Student Loans

SC Student Loan is South Carolina's only nonprofit student loan provider. Established by the South Carolina General Assembly in 1973 for the sole purpose of helping students attend college, SC Student Loan offers affordable student loan programs with convenient repayment terms and exceptional borrower benefits.

SC Student Loan offers the following federal, state, and private education loan programs:

- Federal Stafford Loan: The largest source of financial aid, Stafford Loans are low interest rate loans (currently 6.8%) made to the student.
- Federal PLUS Loan: For parents of undergraduate students, this loan is currently at an 8.5% fixed interest rate. Payments can be postponed while the student is enrolled.
- Federal Grad PLUS Loan: This loan is for students attending graduate or professional school.
- Federal Consolidation Loan: Allows borrowers who are in repayment or their grace period to combine eligible loans into a single loan with a fixed interest rate and an extended repayment period.
- SC Teachers Loan: A program to encourage talented students to enter the teaching profession. It has a forgiveness feature for recipients who teach in a designated geographic area or teach a designated subject area in SC.
- Palmetto Assistance Loan (PAL): Various private loans, for students or parents, with a variable interest rate.

Invest in Practical Learning

Experience plus core knowledge equals success.

10 Fastest-Growing Finance Professions

Occupation	Job Growth
1. Customer Service Representative	12.7%
2. Loan Clerk and Credit Authorizer	11.1%
3. Credit Manager	11.1%
4. Financial Manager	11.1%
5. Accountant	11.0%
6. Auditor	11.0%
7. Bank Teller	10.9%
8. Insurance Underwriter	10.7%
9. Inspector and Compliance Officer	10.7%
10. Stockbroker	10.5%

Based on expected growth in percentage of jobs available between 2001 and 2008 in South Carolina. Source: SCOIS



No one stepping into a new job in Finance is expected to have learned all that he or she needs to know about the job from a book. Some skills can be learned only from experience. And it's easy to find real-world experience in the Finance cluster. However, as occupations become more complex, relying on on-the-job training is less effective than it once was. Class work is an essential ingredient in a successful career and always will be.

n Job Shadowing

This option is so popular, a National Job Shadowing Day has been established on Groundhog Day—get it? Each February 2, students spend the day following, watching, and participating in their chosen career fields (or fields they find interesting) as they shadow workers in those professions. The idea is to experience real-world applications to lessons learned in the classroom. See www.jobshadow.org for more information or ask your parents, teachers, and guidance counselor to help you find a shadowing opportunity any time of the year.

n Virtual Learning

In recent years, the educational community has taken advantage of the Internet as a means of reaching out to students who may not have access to the hands-on resources they need to pursue their academic or career interests. Web-based virtual learning programs (or “distance” learning) can provide you with the online academic and career planning tools you need. Use a search engine to look for online education and career development opportunities associated with any career.

n Internships/Clerking

In Finance, internships give you the opportunity to experience what it's like to work in this career field. An internship typically involves a relationship between a student and a relevant business, such as a bank or local insurance company, or with a local insurance agent. As an intern you work part- or full-time for a period of a few weeks up to a year. Finance professions sometimes call this “clerking.” These learning experiences provide insight into the workplace as well as show you what kinds of skills, education, and training are necessary to succeed. Some students are so successful during internships, they lead to job offers.

n Cooperative Learning

The world of Finance is multifaceted and no one entity can work without the support and cooperation of another. Through cooperative learning, students can develop essential interpersonal life skills and develop the ability to work collaboratively in a group—a skill that is essential to success in the Finance cluster. By taking turns in different roles within a group, each student performs an assigned task. The success of the group depends on the successful work of every individual.

n Mentoring

In schools, students have teachers. In the real world, students have mentors. This long-term relationship with an industry professional gives you firsthand insider information that's important for career success. Mentors provide a perspective that can only be acquired through experience.

n Get a Job

Many high school students hold down after-school or summer jobs to earn money. If you're interested in Finance, you could work at a bank, insurance company, or accounting firm. Your job can also earn you credit toward high school graduation in most cases.

n Get Certified

You can even turn your part-time job into a valuable certification that you take with you—along with your diploma—when you graduate from high school. Many financial organizations offer training and certification programs for both full- and part-time employees.



Get Involved

A number of cocurricular organizations offer opportunities for you to work and collaborate with others, make contacts in the financial community, learn new skills you can use on the job, and even win scholarships. Check out these organizations:

- Future Business Leaders of America (FBLA) – Bringing business and education together in a positive working relationship, FBLA provides students with the skills needed to successfully compete in the job market, pursue further education, and manage personal skills. There are nearly 250,000 members nationally. www.fbla.org
- Technology Student Association (TSA) – TSA is an organization composed of high school students with a passion to learn about technology. Students in the organization not only understand the value of learning to live in a technical world, but treasure the challenge of thriving in this 21st century environment. Members of the association compete in a myriad of events ranging from public speaking to Web design. The skills obtained through TSA are constantly used throughout a student's life as they go far beyond his or her postsecondary experience within the organization. www.tsaweb.org

Sharpen Your Skills...and Your Pencils

You don't have to go far in South Carolina to find the training you need to get to the top in Finance.

There are thousands of challenging educational and training opportunities in the highly skilled world of Finance. The right credentials after high school will help you make the best of your career decisions. Most students will need a solid background in math, science, and technical skills.

n Two-Year Degrees

South Carolina's 16 public technical colleges offer a wide variety of associate's degrees and diploma programs. Eleven of the state's Technical Colleges offer associate's degrees in Accounting. For a complete listing of their program mix, visit www.sctechsystem.com/PgmMatrix.

South Carolina technical colleges allow students to transfer to four-year colleges and universities. Other one- and two-year programs can prepare students to directly enter the workplace. For a more complete listing of other programs, visit South Carolina's technical college Web site at www.scteched.tec.sc.us.

n Four-Year Colleges and Universities

State public and private four-year colleges—from one end of the state to the other—offer bachelor's and graduate degrees in many programs leading to careers in the Finance cluster. So, no matter where you live, you get the training you seek in finance, economics, and accounting.

For example, the Department of Finance at Clemson University's College of Business and Behavioral Science offers programs of study in finance, real estate, and risk management and insurance.

At Lander University in Greenwood, Business majors choose from several separate emphases—including accounting and finance/economics.

Francis Marion University's School of Business also offers Accounting, Economics, and Finance.

College Connections



Every South Carolina two- and four-year college has a Web site that includes information about admission requirements, majors, fees, financial aid, internships, and scholarship opportunities.

You can find the Web site for any South Carolina public, private, or technical college through one of these sites:

- South Carolina Public Colleges/Universities
www.state.sc.us/edu/univcoll.html
- South Carolina Technical Colleges
www.scteched.tec.sc.us
- South Carolina Independent Colleges/Universities
www.scicu.org



In the center of the state, the Darla Moore School of Business at the University of South Carolina (USC) is recognized as one of the premier business schools in the nation, including undergraduate and master's degrees in Business Administration, Accounting, and Finance. The school also offers advanced degrees, including PhDs in Economics and International Finance. By the way, the school's namesake, Darla Moore, is a USC graduate who made her fortune in Finance.

To visit any South Carolina public or private four-year college Web site, go to www.state.sc.us/edu/univcoll.htm.

n Financial Training in the Military

With bases and engagements across the globe, today's military offers students interested in Finance a ready-made training ground. Military budgets are large, they must be dispersed to vendors and personnel around the globe, and each dollar must be accounted for appropriately. So it stands to reason that students interested in accounting or auditing, data processing, and positions such as bankers and controllers can get a good start in the U.S. Military. Learn more about training options in the service at www.usace.army.mil (U.S. Army Corps of Engineers), www.goarmy.com (Army), www.navy.com (Navy), www.uscg.mil (Coast Guard), www.airforce.com (Air Force), and www.marines.com (Marines).



Budgeting Basics

If you're worried about finding money for training and education, quit worrying and get to work. Assistance in the form of grants, loans, and scholarships is available at every step of your career and is not just for the college-bound. With workers shortages looming, many companies not only provide on-the-job training, but also pay for you to master new skills at local colleges, technical schools, or other training programs. Trade associations and unions also provide financial incentives for you to learn new skills.

You won't know if you qualify for aid unless you apply, so don't be shy about asking for help from your high school counselor or financial aid officers at the schools you would like to attend. Start your online search at www.finaid.org. The site lets you explore the basics of scholarships, grants, loans, savings plans, and tax incentives. This site also lists trade- and industry-specific scholarships.

In South Carolina, the Commission on Higher Education (www.che400.state.sc.us/) offers assistance through a variety of avenues, including LIFE Scholarships, the South Carolina HOPE Scholarship, and the Palmetto Fellows Scholarship. The Lottery Tuition Assistance Program (www.scteched.tec.sc.us/lottery/lotteryinfo.htm) for students in technical schools is administered through the state's technical college system, and the Tuition Grants Program (www.sctuitiongrants.com) provides need-based aid.

More than \$80 billion dollars a year in federal aid is available nationwide for students enrolled in certification programs, degree and non-degree programs, trade schools, career and technical schools, colleges, and universities. Apply online by completing the "Free Application for Federal Student Aid" (FAFSA) at www.fafsa.ed.gov, or ask your guidance counselor or college or technical school admissions officer for a hard copy of the form.

Federal Work-Study funds are available through technical schools and colleges in South Carolina. If you're planning a military career, the Reserve Officer Training Corps (ROTC) will pay you to attend school. Military veterans also qualify for college aid through the GI Bill, and vets can receive aid through On-the-Job Training (OJT) and Apprenticeship Programs (APR), as well.

Core Requirements for Graduation

High School Graduation

Subjects	Units Required
English/Language Arts	4
Mathematics	4
Science	3
U.S. History and Constitution	1
Economics	0.5
U.S. Government	0.5
Other Social Studies	1
Physical Education or Junior ROTC	1
Computer Science	1
Modern or Classical Language or Career and Technology Education	1
Electives	7
Total *	24

* Must pass the exit examination.

State Certificate

Subjects	Units Required
English/Language Arts	4
Mathematics	4
Science	3
U.S. History and Constitution	1
Economics	0.5
U.S. Government	0.5
Other Social Studies	1
Physical Education or Junior ROTC	1
Computer Science	1
Modern or Classical Language or Career and Technology Education	1
Electives	7
Total *	24

* Must have failed to meet the standard on all subtests of the exit examination.

College Entrance

Subjects	Units Required
English/Language Arts	4
Grammar and Composition	2
English Literature	1
American Literature	1
Mathematics	4
Algebra 1 and 2	2
Geometry	1
Pre-Calculus	1
Modern or Classical Language	2
Laboratory Science Biology, Chemistry, or Physics	3
Social Sciences U.S. History, Economics, and Government	3
Electives	1
Physical Education/ROTC	1
Arts	1
Total	19



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Resource Roundup

Click your way to more career, educational, and scholarship resources by using the Internet. Here are some useful Web sites to get you started:

Finance Web Sites

- American Advertising Foundation (AAF), www.aaf.org
- American Association of Advertising Agencies, www.aaaa.org
- American Marketing Association, www.marketingpower.com
- Public Relations Student Society of America, www.prssa.com
- International Association of Business Communicators, www.iabc.com

Search the Internet for other professional organizations related to Finance careers.

Education and Career Planning Web Sites

Inside South Carolina

- Career Guidance Model, www.careerguidancemodel.org
- South Carolina Chamber of Commerce, www.sccchamber.net
- South Carolina Commission on Higher Education, www.che400.state.sc.us
- South Carolina Employment Security Commission, www.sces.org
- South Carolina Higher Education Tuition Grants Commission, www.sctuitiongrants.com
- South Carolina Independent Colleges and Universities, www.scicu.org
- South Carolina Occupational Information System, www.scois.net
- South Carolina Public Colleges and Universities, www.state.sc.us/edu/univcoll.html
- South Carolina Technical College System, www.sctechsystem.com
- WorkKeys, www.workreadysc.org

Outside South Carolina

- America's Career Resource Network Association, www.acrna.net
- Career Communications, Inc., www.carcom.com
- Armed Services Vocational Aptitude Battery (ASVAB), www.todaysmilitary.com/app/tm/nextsteps/asvab
- Career Interests Game, career.missouri.edu/students/explore/thecareerinterestsgame.php
- Career Key, www.careerkey.org
- Coin Career College System, community.coin3.com
- College Board, www.collegeboard.com
- Holland's Self-Directed Search, www.self-directed-search.com
- Kuder, www.sc.kuder.com
- Mapping Your Future, www.mapping-your-future.org
- National Career Development Association, www.ncda.org
- O*NET Online, online.onetcenter.org
- Occupational Outlook Handbook, www.bls.gov/oco
- The Princeton Review, www.review.com
- Salary Information, www.salary.com

* Web site addresses were correct at time of publication but may have changed. If an address is no longer valid, please use an Internet search engine to locate the resource.

Note: Local South Carolina schools and districts may choose to use fewer career clusters, clusters that are organized differently, or clusters with alternative names.

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Find more information on Finance education and career planning.



Career Guidance Information Sources

Check out these comprehensive sources of career and education information, which are available through your school or public libraries:

SCOIS (South Carolina Occupational Information System)— www.scois.net. An electronic database of information about careers, salaries, job requirements, educational options, scholarships, and more.

O*NET (Occupational Information Network)— online.onetcenter.org. A national occupational information database that helps students make informed decisions about education, training, career choices, and work.

COIN (Coin Career Guidance System)— community.coin3.com. A comprehensive software program with career and college planning information, especially for South Carolina students.

WorkKeys— www.workreadysc.org. A comprehensive resource for information about the South Carolina Career Readiness Certificate – how and where to qualify, as well as its value to students and the community.

Kuder— sc.kuder.com. A comprehensive online college and career planning system with links to government and educational information and organizations.



Knowledge. Pass it on.

Education: It's the passing of knowledge, skills, and values from one generation to the next. So where will the next generation learn their ABCs? Or how to design sustainable buildings? Or to master foreign languages, like Spanish and Mandarin Chinese, so they can compete in a global economy? They learn from educators — people with knowledge and experience in every walk of life who make the time to share their knowledge. They learn from people like you.

Learn more at: www.cerra.org.



General Information

Job-Seekers

Employers

WorkKeys Administrators

Economic Developers

Click above to activate



www.WorkReadySC.org
(888) 717-9461 • www.w-win.com