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**2026-2027**

**PROGRAM GUIDE**

**FINANCIAL SERVICES CLUSTER  
AND BUSINESS MIDDLE SCHOOL**

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**Alabama  
Achieves**

**ALABAMA STATE DEPARTMENT *of* EDUCATION**

ALABAMA STATE DEPARTMENT OF EDUCATION  
CAREER AND TECHNICAL EDUCATION  
DR. DEANA GOODWINE, EDUCATION ADMINISTRATOR  
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This cluster prepares high school students for careers in the field of finance. Rigorous instruction is provided to equip learners with knowledge and skills for college and career readiness.

**\*\*Courses highlighted in yellow are shared with other clusters. See “Shared Courses” table on page 4 for additional details.**

| Career Pathway Program | <b>Accounting Program</b><br><b>(Must teach three courses from this program list within two years.)</b><br>This program is for students who are interested in pursuing careers in accounting. Courses provide an overview of career opportunities, which are available in every sector of the economy and require individuals working in accounting to have strong computational, analytical, and interpersonal skills and effective use of technology. |                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                        | Course Number                                                                                                                                                                                                                                                                                                                                                                                                                                           | Career Pathway Program Courses                                                                             | Career Readiness Indicator (CRI)<br>In Demand Occupations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                        | 12104G1012                                                                                                                                                                                                                                                                                                                                                                                                                                              | Accounting                                                                                                 | <ul style="list-style-type: none"> <li>• ASK Institute – Concepts of Finance</li> <li>• Certipoint – Entrepreneurship and Small Business (must hold concentrator status)</li> <li>• Certipoint Information Technology Specialist (ITS) – Databases</li> <li>• IC3 – Global Standard 6 (or higher) – Three Exams Required</li> <li>• Intuit QuickBooks Certified User</li> <li>• Microsoft Office – Access Expert 2019/O365</li> <li>• Microsoft Office – Excel Expert 2019/O365</li> <li>• Microsoft Office – Word Expert 2019/O365</li> <li>• Microsoft Office Specialist (MOS) – Associate 2019/O365 (Both Areas are REQUIRED)</li> <li>-Outlook Associate</li> <li>-PowerPoint Associate</li> <li>• Microsoft Office Specialist (MOS) – Excel Associate 2019/O365</li> <li>• Microsoft Office Specialist (MOS) – Word Associate 2019/O365</li> <li>• QuantHub – Applied Data Skills</li> </ul> |
|                        | 12104G1022                                                                                                                                                                                                                                                                                                                                                                                                                                              | Advanced Accounting                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        | 12061E1000                                                                                                                                                                                                                                                                                                                                                                                                                                              | AP Business with Personal Finance**                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        | 12009G1001                                                                                                                                                                                                                                                                                                                                                                                                                                              | Business Communications                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        | 12059E10HL                                                                                                                                                                                                                                                                                                                                                                                                                                              | Business Management, HL, IB                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        | 12059E10SL                                                                                                                                                                                                                                                                                                                                                                                                                                              | Business Management, SL, IB                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        | 10005G1001                                                                                                                                                                                                                                                                                                                                                                                                                                              | Business Software Applications I                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        | 12147G1003                                                                                                                                                                                                                                                                                                                                                                                                                                              | Career Pathway Project in Finance                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        | 12104G1001                                                                                                                                                                                                                                                                                                                                                                                                                                              | College Accounting                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        | 22998G1014                                                                                                                                                                                                                                                                                                                                                                                                                                              | Cooperative Education                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        | 12147G1002                                                                                                                                                                                                                                                                                                                                                                                                                                              | CTE Lab in Finance                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        | 10052G1001                                                                                                                                                                                                                                                                                                                                                                                                                                              | Data Analytics                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        | 12105G1001                                                                                                                                                                                                                                                                                                                                                                                                                                              | Economic and Financial Services                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        | 19262G1001                                                                                                                                                                                                                                                                                                                                                                                                                                              | Personal Finance                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        | 12148G1050                                                                                                                                                                                                                                                                                                                                                                                                                                              | Internship in Finance                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                         | ** NOTE: Mandatory Advanced Placement (AP) training required for instructors prior to teaching AP courses. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

| Career Pathway Program | <b>Financial Management Program</b><br><b>(Must teach three courses from this program list within two years.)</b><br>This program is for students who are interested in pursuing careers in finance. Courses provide an overview of career opportunities, which are available in every sector of the economy and require individuals working in finance to have strong computational, analytical, and interpersonal skills and effective use of technology. |                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                        | Course Number                                                                                                                                                                                                                                                                                                                                                                                                                                               | Career Pathway Program Courses                                                                             | Career Readiness Indicator (CRI)<br>In Demand Occupations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                        | 12061E1000                                                                                                                                                                                                                                                                                                                                                                                                                                                  | AP Business with Personal Finance **                                                                       | <ul style="list-style-type: none"> <li>• ASK Institute – Concepts of Finance</li> <li>• Certipoint – Entrepreneurship and Small Business (must hold concentrator status)</li> <li>• Certipoint Information Technology Specialist (ITS) – Databases</li> <li>• IC3 – Global Standard 6 (or higher) – Three Exams Required</li> <li>• Intuit Personal Finance</li> <li>• Intuit QuickBooks Certified User</li> <li>• Microsoft Office – Access Expert 2019/O365</li> <li>• Microsoft Office – Excel Expert 2019/O365</li> <li>• Microsoft Office – Word Expert 2019/O365</li> <li>• Microsoft Office Specialist (MOS) – Associate 2019/O365 (Both Areas are REQUIRED):</li> <li>- Outlook Associate</li> <li>- PowerPoint Associate</li> <li>• Microsoft Office Specialist (MOS) – Excel Associate 2019/O365</li> <li>• Microsoft Office Specialist (MOS) – Word Associate 2019/O365</li> <li>• QuantHub – Applied Data Skills</li> <li>• Skills for Success – Customer Service</li> <li>• Skills for Success – Mastering the Customer Experience</li> </ul> |
|                        | 12009G1001                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Business Communications                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                        | 12007G1000                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Business Finance                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                        | 12059E10HL                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Business Management, HL, IB                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                        | 12059E10SL                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Business Management, SL, IB                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                        | 10005G1001                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Business Software Applications I                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                        | 12147G1003                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Career Pathway Project in Finance                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                        | 22998G1014                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Cooperative Education                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                        | 12147G1002                                                                                                                                                                                                                                                                                                                                                                                                                                                  | CTE Lab in Finance                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                        | 10052G1001                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Data Analytics                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                        | 12105G1001                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Economic and Financial Services                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                        | 12053G1000                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Entrepreneurship                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                        | 12103G1006                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Fundamentals of Financial Management                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                        | 12056G1002                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Global Financial Markets                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                        | 19262G1001                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Personal Finance                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                        | 12148G1050                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Internship in Finance                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ** NOTE: Mandatory Advanced Placement (AP) training required for instructors prior to teaching AP courses. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

| Career Pathway Program | <b>Insurance Program</b><br><b>(Must teach three courses from this program list within two years.)</b><br>This program is for students who are interested in pursuing careers in the insurance industry. Courses provide an overview of career opportunities, which are available in every sector of the economy and require individuals working in insurance to have knowledge and skills to protect individuals and businesses from financial losses, delivers services that transfer risk from an individual or business to an insurance company, and effective use of technology. |                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                        | Course Number                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Career Pathway Program Courses                                                                             | Career Readiness Indicator (CRI)<br>In Demand Occupations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                        | 12061E1000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | AP Business with Personal Finance **                                                                       | <ul style="list-style-type: none"> <li>• ASK Institute – Concepts of Finance</li> <li>• Certified Insurance Service Representative</li> <li>• Certiport – Entrepreneurship and Small Business (must hold concentrator status)</li> <li>• IC3 – Global Standard 6 (or higher) – Three Exams Required</li> <li>• Intuit Personal Finance</li> <li>• Intuit QuickBooks Certified User</li> <li>• Microsoft Office – Access Expert 2019/O365</li> <li>• Microsoft Office – Excel Expert 2019/O365</li> <li>• Microsoft Office – Word Expert 2019/O365</li> <li>• Microsoft Office Specialist (MOS) – Associate 2019/O365 (Both Areas are REQUIRED):               <ul style="list-style-type: none"> <li>– Outlook Associate</li> <li>– PowerPoint Associate</li> </ul> </li> <li>• Microsoft Office Specialist (MOS) – Excel Associate 2019/O365</li> <li>• Microsoft Office Specialist (MOS) – Word Associate 2019/O365</li> <li>• Skills for Success – Customer Service</li> <li>• Skills for Success – Mastering the Customer Experience</li> </ul> |
|                        | 12009G1001                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Business Communications                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                        | 12059E10HL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Business Management, HL, IB                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                        | 12059E10SL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Business Management, SL, IB                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                        | 10005G1001                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Business Software Applications I                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                        | 12147G1003                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Career Pathway Project in Finance                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                        | 22998G1014                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Cooperative Education                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                        | 12147G1002                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | CTE Lab in Finance                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                        | 12053G1000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Entrepreneurship                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                        | 12106G1001                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Insurance I – 1 credit (Property, Casualty, Life, Health)                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                        | 12106G1002                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Insurance II – 1 credit (Claims and Underwriting, Risk Management, Commercial)                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                        | 19262G1001                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Personal Finance                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                        | 12148G1050                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Internship in Finance                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | ** NOTE: Mandatory Advanced Placement (AP) training required for instructors prior to teaching AP courses. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

| Career Pathway Program                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <u><b>*NAF Academy of Finance Program</b></u><br><b>(Must teach three courses from this program list within two years.)</b><br>This program is for students who are interested in pursuing careers in finance. Courses provide an overview of career opportunities, which are available in every sector of the economy and require individuals working in finance to have strong computational, analytical, and interpersonal skills and effective use of technology. The Academy of Finance connects high school students with the world of financial services and personal finance, offering a curriculum that covers banking and credit, financial planning, global finance, securities, insurance, accounting, and economics. The Academy of Finance curriculum and certification is validated by the Council for Economic Education. Click here for more information |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| Course Number                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Career Pathway Program Courses                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Career Readiness Indicator (CRI)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | In Demand Occupations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 12103G1002                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Advanced Finance – NAF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <ul style="list-style-type: none"><li>• ASK Institute – Concepts of Finance</li><li>• IC3 – Global Standard 6 (or higher) – Three Exams Required</li><li>• Intuit QuickBooks Certified User</li><li>• Microsoft Office – Access Expert 2019/O365</li><li>• Microsoft Office – Excel Expert 2019/O365</li><li>• Microsoft Office – Word Expert 2019/O365</li><li>• Microsoft Office Specialist (MOS) – Associate 2019/O365 (Both Areas are REQUIRED):<ul style="list-style-type: none"><li>– Outlook Associate</li><li>– PowerPoint Associate</li></ul></li><li>• Microsoft Office Specialist (MOS) – Excel Associate 2019/O365</li><li>• Microsoft Office Specialist (MOS) – Word Associate 2019/O365</li></ul> | <ul style="list-style-type: none"><li>• Accountants and Auditors</li><li>• Actuaries</li><li>• Claims Adjusters, Examiners, and Investigators</li><li>• Financial and Investment Analysts</li><li>• Financial Managers</li><li>• Financial Risk Specialists</li><li>• Insurance Claims and Policy Processing Clerks</li><li>• Insurance Sales Agents</li><li>• Loan Interviewers and Clerks</li><li>• Loan Officers</li><li>• Personal Financial Advisors</li><li>• Securities, Commodities, and Financial Services Sales Agents</li><li>• Tellers</li></ul> |
| 12105G1000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Business Economics – NAF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 12110G1000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Ethics in Business – NAF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 12103G1001                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Principles of Finance – NAF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| *NOTE: This is a purchased curriculum. The courses listed above for the <a href="#">National Academy Foundation</a> (NAF) are a sampling of available courses offered through this provider and is not intended to be an exhaustive list. LEAs must contact the National Academy Foundation (NAF) prior to utilizing any of the course codes with a NAF suffix, as it does require an application process, participation in mandatory training and payment of a membership fee to the provider. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

**2026 – 2027 Subject and Personnel Codes**  
**Financial Services Cluster, NAF Academy of Finance, and Middle School Program**

| Finance Cluster Courses                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                               |               |                                                               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|---------------|---------------------------------------------------------------|
| Course Number                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Course Name                                   | Course Number | Course Name                                                   |
| 12104G1012                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Accounting                                    | 12147G1002    | CTE Lab in Finance                                            |
| 12104G1022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Advanced Accounting                           | 10052G1001    | Data Analytics                                                |
| 12103G0502                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Advanced Finance – NAF – ½ credit             | 12105G1001    | Economic and Financial Services                               |
| 12103G1002                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Advanced Finance – NAF                        | 12053G1000    | Entrepreneurship                                              |
| 12061E1000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | AP Business with Personal Finance             | 12110G0500    | Ethics in Business – NAF – ½ credit                           |
| 12009G0501                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Business Communications – ½ credit            | 12110G1000    | Ethics in Business – NAF                                      |
| 12009G1001                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Business Communications                       | 12106G0505    | Foundations of Insurance I – Property and Casualty – ½ credit |
| 12105G0500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Business Economics – NAF – ½ credit           | 12106G0506    | Foundations of Insurance II – Life and Health – ½ credit      |
| 12105G1000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Business Economics – NAF                      | 12103G1006    | Fundamentals of Financial Management                          |
| 12007G0500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Business Finance – ½ credit                   | 12056G1002    | Global Financial Markets                                      |
| 12007G1000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Business Finance                              | 12106G1001    | Insurance I                                                   |
| 12059E10HL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Business Management, HL, IB                   | 12106G1002    | Insurance II                                                  |
| 12059E10SL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Business Management, SL, IB                   | 19262G0500    | Personal Finance – ½ credit                                   |
| 10005G1001                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Business Software Applications I              | 19262G1001    | Personal Finance                                              |
| 12147G1003                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Career Pathway Project in Finance             | 12103G0501    | Principles of Finance – NAF – ½ credit                        |
| 12106G0504                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Claims and Underwriting Operations – ½ credit | 12103G1001    | Principles of Finance – NAF                                   |
| 12104G1001                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | College Accounting                            | 12106G0507    | Risk Management and Commercial Insurance – ½ credit           |
| 22998G1014                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Cooperative Education                         | 12148G1050    | Internship in Finance                                         |
| <p><b>*NOTE:</b> This is a purchased curriculum. The courses listed above for the <a href="#">National Academy Foundation (NAF)</a> are a sampling of available courses offered through this provider and is not intended to be an exhaustive list. LEAs must contact the <a href="#">National Academy Foundation (NAF)</a> prior to utilizing any of the course codes with a NAF suffix, as it does require an application process, participation in mandatory training and payment of a membership fee to the provider.</p> |                                               |               |                                                               |

| Middle School Program Courses                                                                                                       |                                                                                              |
|-------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| Course Number                                                                                                                       | Course Name                                                                                  |
| 12001G0808                                                                                                                          | Business Skills Development                                                                  |
| 22151G0608                                                                                                                          | Career Explorations                                                                          |
| 22153G0512                                                                                                                          | Career Preparedness – A                                                                      |
| 10012G0608                                                                                                                          | Computer Science Discoveries*                                                                |
| 11153G0808                                                                                                                          | Digital Media Skills Development                                                             |
| 11153G0608                                                                                                                          | Digital Technology                                                                           |
| 12053G0808                                                                                                                          | Entrepreneurship & Financial Skills Development                                              |
| 12001G0607                                                                                                                          | Exploring Business Management and Administration, Finance, & Marketing Career Clusters       |
| 12001G0888                                                                                                                          | Introduction to Business Management and Administration, Finance, & Marketing Career Clusters |
| 10152G0808                                                                                                                          | Introduction to Programming                                                                  |
| <p><b>*NOTE:</b> Instructor must complete high quality professional development/training or certification to teach this course.</p> |                                                                                              |

| Shared Courses |             |            |                                |
|----------------|-------------|------------|--------------------------------|
| Course Number  | Course Name | Cluster(s) | Required Year to Implement COS |

|            |                                    |                                                                                                                      |           |
|------------|------------------------------------|----------------------------------------------------------------------------------------------------------------------|-----------|
| 12061E1000 | AP Business with Personal Finance  | Financial Services, Management and Entrepreneurship, Agriculture, Marketing and Sales, Healthcare and Human Services |           |
| 12009G0501 | Business Communications – ½ credit | Business Management and Administration<br><b>Marketing</b>                                                           | 2022-2023 |
| 12009G1001 | Business Communications – 1 credit | Business Management and Administration<br><b>Marketing</b>                                                           | 2022-2023 |
| 10005G1001 | Business Software Applications I   | <b>Business Management and Administration</b><br>Marketing                                                           | 2022-2023 |
| 22998G1014 | Cooperative Education              | Business Management and Administration<br>Marketing                                                                  | N/A       |
| 10052G1001 | Data Analytics                     | <b>Business Management and Administration</b><br>Marketing                                                           | 2022-2023 |
| 12105G1001 | Economics and Financial Services   | Business Management and Administration                                                                               | 2022-2023 |
| 12053G1000 | Entrepreneurship                   | Business Management and Administration<br><b>Marketing</b>                                                           | 2022-2023 |

**General Note:** Course descriptions and content standards for most courses are located on the Alabama Department of Education website at: [Alabama Achieves | Career and Technical Education | Courses of Study](#).

## College and Career Readiness Indicator Course Matrix

| Program Name                  | Accounting                        | Financial Management                 | Insurance                         | NAF Academy of Finance            |
|-------------------------------|-----------------------------------|--------------------------------------|-----------------------------------|-----------------------------------|
| <b>Foundation Course(s)</b>   | Business Communications           | Business Communications              | Business Communications           | Business Communications           |
|                               | Business Software Applications I  | Business Software Applications I     | Business Software Applications I  | Business Software Applications I  |
|                               | Personal Finance                  | Personal Finance                     | Personal Finance                  | Personal Finance                  |
| <b>Concentrator Course(s)</b> | AP Business with Personal Finance | AP Business with Personal Finance    | AP Business with Personal Finance | Advanced Finance – NAF            |
|                               | Accounting                        | Business Finance                     | Business Management, HL, IB       | Business Economics – NAF          |
|                               | Advanced Accounting               | Business Management, HL, IB          | Business Management, SL, IB       | Ethics in Business – NAF          |
|                               | AP Business with Personal Finance | Business Management, SL, IB          | Entrepreneurship                  | Principles of Finance – NAF       |
|                               | Business Management, HL, IB       | Data Analytics                       | Insurance I                       |                                   |
|                               | Business Management, SL, IB       | Economic and Financial Services      | Insurance II                      |                                   |
|                               | College Accounting                | Entrepreneurship                     |                                   |                                   |
|                               | Data Analytics                    | Fundamentals of Financial Management |                                   |                                   |
|                               | Economic and Financial Services   | Global Financial Markets             |                                   |                                   |
|                               |                                   |                                      |                                   |                                   |
| <b>Capstone Course(s)</b>     | Career Pathway Project in Finance | Career Pathway Project in Finance    | Career Pathway Project in Finance | Career Pathway Project in Finance |
|                               | Cooperative Education             | Cooperative Education                | Cooperative Education             | Cooperative Education             |
|                               | CTE Lab in Finance                | CTE Lab in Finance                   | CTE Lab in Finance                | CTE Lab in Finance                |
|                               | Internship in Finance             | Internship in Finance                | Internship in Finance             | Internship in Finance             |

To meet the CCR Indicator as a CTE completer, a student must earn three (3.0) credits with the grade of a “C” or higher in CTE courses that are part of an approved CTE program of study. Additional requirements are outlined in Memorandum [FY25-2048 Updates on Career and Technical Education Completer Status](#).

This matrix is intended for general guidance on the CCR completer status and is subject to change. For all CTE programming information, please refer to the CTE Cluster specific Program Guide. It contains a list of approved CTE programs, valid course numbers, approved Career Readiness Indicators (CRIs), and in demand occupations.

**\*Courses are listed in alphabetical order, not in sequential order.**