

# Career Cluster: Finance



This Cluster includes career opportunities that relate to making strategic decisions to obtain, save, protect, and grow the financial assets of businesses and individuals. Individuals working in finance must have strong computation, analytical, and interpersonal skills.

## Pathway Descriptions

**Accounting** encompasses careers that record, classify, summarize, analyze, and communicate a business's financial information/business transactions for use in management decision-making. Accounting includes such activities as bookkeeping, systems design, analysis, and interpretation of accounting information.

**Banking Services** is primarily concerned with accepting deposits, lending funds, and extending credit. Banking services include cash management, short-term investments, mortgages and other loans, credit cards, and bill payment. Banking services are delivered via a number of different institutions, from commercial banks (the largest group) and other traditional means (savings and loans associations, credit unions, and local banks) to newer ventures through brokerage houses, and the Internet.

**Business Finance** provides policy management and strategy for (and the implementation of) capital structure, budgeting, and acquisition and investment, financial modeling and planning, funding, dividends, and taxation.

**Insurance** is an industry that exists to protect individuals and businesses from financial losses, and delivers "products" that transfer risk from an individual or business to an insurance company.

**Securities and Investments** consists of brokerage firms, investment banks, and stock exchanges, all of which support the flow of funds from investors to companies and institutions. Related services include financial planning, asset management, hedge fund management, and custody services.

## Preparation for a Career in this Cluster Includes...

### Nebraska Career Education Coursework

- Intro to Business, Marketing & Management
- Personal Finance
- Accounting
- Banking & Credit
- Business Finance
- Securities & Insurance
- Intro to Risk Management & Insurance

### Extended Learning

- Concession management
- Competitive business events
- DECA
- Fed Challenge
- Future Business Leaders of America (FBLA)
- Local investment club
- Manage a school store
- Organize a local fundraiser
- Start a business
- Job shadow professionals
- Participate in internships
- Secure part-time employment
- Volunteer in this career area

For additional Career Cluster Information visit: [www.nebraskacareerconnections.org](http://www.nebraskacareerconnections.org).

# Postsecondary Options: Finance

Students preparing for a career in the Finance Career Cluster have a variety of postsecondary options. Education and training can be obtained through on-the-job training, technical colleges, two-year community colleges, four-year colleges/universities, and apprenticeship programs. They can enter programs leading to a certificate or a degree at the associate, baccalaureate, or advanced degree level. The table below shows examples of postsecondary Finance programs of study organized by pathway.

	High School Diploma On-the-Job Training	Certificate/License	Associate's Degree	Bachelor's Degree	Master's/Doctoral Professional Degree
Accounting	Accounting Clerk Bookkeeping Clerk	Business Administration	Business Administration		Accounting Certified Public Accountant
Banking Services	Bank Teller Commodity Broker		Business Administration	Banking and Finance Business Administration	Banking and Finance Business Administration
Business Finance			Business Administration International Business, Trade, and Finance	Business Administration Economics	Accounting and Finance
Insurance	Customer Service Agent Processing Clerk	Tax Preparation	Business Administration Property and Casualty Insurance	Mathematics Statistics	Actuarial Science
Securities and Investments	Payroll Clerk	Certified Financial Analyst Certified Financial Planner	Agribusiness Business Administration Court Reporting Information Technology Office Administration Office Technology	Accounting Business Administration Finance	Business Administration and Management

**For additional information on the Finance Career Cluster please contact:**

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