



**Insurance Services** is a program of study within the **Finance Career Cluster**. A Career Cluster is a grouping of occupations and broad industries based on commonalities. There are 16 Career Clusters.

Career clusters link what students learn in school with the knowledge and skills they need for success in college and careers. The Finance Career Cluster prepares learners for careers in financial and investment planning, banking, insurance, and business financial management.

There are four programs of study in this cluster:

- Banking and Related Services
- Business Financial Management
- Financial and Investment Planning
- Insurance Services

## Employment Outlook

**Actuary** is a career in this program of study. Nationally, the job outlook for this profession is good, with the rapid job growth expected through the year 2016. While job prospects should be stable for Actuaries in the insurance industry, most job growth will occur in health care and consulting. Many actuaries will secure employment with consulting firms as more companies out source these services.

Nationally, the salary range for actuaries is \$49,150 to \$167,080 (Occupational Outlook Handbook, 2008-2009). Entry wages in Texas are \$55,590 (Texas Workforce Commission, 2009).

## Using this brochure

Inside you will find a suggested **program of study** that has lots of helpful information. The model is an example of the types of courses and extended learning experiences that are important for the **Insurance Services Program of Study**. Use this model to plan your course schedule, educational experiences, and career choices.

At the top of the model, you will find **career goals** with the corresponding **O\*NET code**. The O\*NET code is an official classification of jobs and can be used to locate career-related information. Your teacher, counselor, or media center should be able to help you locate further information.

The upper left side of the model highlights the **core courses and career-related electives** in high school that will help prepare you for your career goal. This model is based upon the Recommended High School Graduation Plan and can easily be adapted for the Distinguished Achievement High School Graduation Plan.

The upper right side of the model highlights examples of **extended learning experiences** that can enhance your knowledge and skills for your career goal. You will find examples of curricular activities, such as participation in Career and Technical Student Organizations like BPA or FBLA, career learning experiences, service learning activities, and extracurricular activities.

The lower left side of the model indicates **industry licensures/certifications** and **on-the-job training experiences** that may be available while still in high school. This section also highlights the various levels of **postsecondary education** and examples of **career options** available to you once you have completed that level of education and training.

The lower right side of the model contains examples of **professional associations** available for insurance professionals. Many of these organizations allow preprofessional membership while enrolled in a postsecondary program. Most organizations have websites which can be easily located by entering the organization name in available search engines.

# Thinking about a career in Insurance Services?



<http://www.achievetexas.org>

This program of study may be for you! Employees in the Insurance Services program of study provide protection to individuals and businesses. There are many specialties in the insurance industry such as actuaries, sales, adjustors, clerks, and underwriters. Look inside to see the suggested coursework and learning opportunities that will prepare you for an exciting and rewarding career.

