



**Consumer Services** is a program of study within the **Human Services 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 Human Services cluster prepares individuals for employment in career pathways related to families and human needs.

There are five programs of study in this cluster:

- Consumer Services
- Counseling and Mental Health Services
- Early Childhood Development and Services
- Family and Community Services
- Personal Care Services

### Employment Outlook

Employment of **Personal Financial Advisors** is projected to grow much faster than the average through 2016. The rapid expansion of self-directed retirement plans, such as 401(k) plans, is expected to continue. As the number and complexity of investments rises, more individuals will look to financial advisors to help manage their money. Nationally, the average salary for Personal Financial Advisors is \$110,640. The salary range for this profession is from \$53,860 to \$135,070 (Occupational Outlook Handbook, 2008-2009).

### 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 **Consumer 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 Program graduation plan and can easily be adapted for the Distinguished Achievement High School Program 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 FCCLA, 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 financial management 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 as a Personal Financial Advisor?



<http://www.achievetexas.org>

This program of study may be for you! Personal financial advisors gather financial information, analyze it, and make recommendations to guide individuals in money management. They help individuals and families establish and meet short and long-term financial goals. Look inside to see suggested coursework and learning opportunities that will prepare you for an exciting and rewarding career.