

<p><b>CTSO Information</b> Career and Technical Student Organizations (CTSO) align with the national Career Clusters<sup>®</sup> and the Utah CTE Career Pathways.</p> <p>Students who participate in the Consumer Economics Services Career Pathway choose among the following CTSOs, depending upon what is available at their school.</p> <p style="text-align: center;">DECA   FBLA   FCCLA</p> <p><b>Workforce Trends</b> During the next decade a growing number of personal financial advisors will be needed to assist the millions of workers who are expected to retire.</p> <p>In Utah, employment personal financial advisors is projected to increase 4.4 percent annually through the year 2024.</p>	<h2 style="margin: 0;">Career Cluster: Finance</h2> <h3 style="margin: 5px 0 0 0;">Career Pathway: Consumer Economics Services</h3> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr style="background-color: #00a651; color: white;"> <th style="text-align: left;">CORE CODE</th> <th style="text-align: left;">FOUNDATION COURSES (required)</th> <th style="text-align: left;">CREDITS</th> <th></th> </tr> </thead> <tbody> <tr> <td>37.01.00.00.025</td> <td>Customer Service</td> <td style="text-align: center;">.50</td> <td rowspan="2" style="text-align: center; vertical-align: middle;">1.00 credit</td> </tr> <tr> <td>32.02.00.00.200</td> <td>Economics</td> <td style="text-align: center;">.50</td> </tr> <tr style="background-color: #00a651; color: white;"> <th colspan="4" style="text-align: center;">ELECTIVE COURSES</th> </tr> <tr> <td>32.02.00.00.010</td> <td>Accounting 1</td> <td style="text-align: center;">.50</td> <td rowspan="6" style="text-align: center; vertical-align: middle;">2.00 credits</td> </tr> <tr> <td>34.01.00.00.005</td> <td>Adult Roles and Financial Literacy **</td> <td style="text-align: center;">1.00</td> </tr> <tr> <td>32.01.00.00.001</td> <td>Business Mathematics and Personal Finance</td> <td style="text-align: center;">1.00</td> </tr> <tr> <td colspan="2" style="text-align: center;"><i>One Entrepreneurship course may count as elective credit.</i></td> <td></td> </tr> <tr> <td>32.02.00.00.220</td> <td>Entrepreneurship</td> <td style="text-align: center;">.50</td> </tr> <tr> <td>34.01.00.00.100</td> <td>Entrepreneurship in FACS</td> <td style="text-align: center;">.50</td> </tr> <tr> <td>41.00.00.00.030</td> <td>Workplace Skills</td> <td style="text-align: center;">.50</td> <td></td> </tr> <tr> <td colspan="4" style="text-align: right;"><b>3.00 credits for completion</b></td> </tr> </tbody> </table> <p style="font-size: small;">** This course satisfies the .50 Financial Literacy requirement.</p> <p style="text-align: center; margin-top: 20px;"><b>Career and Technical Education provides all students access to high-quality, rigorous career-focused programs that result in attainment of credentials with labor market value.</b></p>	CORE CODE	FOUNDATION COURSES (required)	CREDITS		37.01.00.00.025	Customer Service	.50	1.00 credit	32.02.00.00.200	Economics	.50	ELECTIVE COURSES				32.02.00.00.010	Accounting 1	.50	2.00 credits	34.01.00.00.005	Adult Roles and Financial Literacy **	1.00	32.01.00.00.001	Business Mathematics and Personal Finance	1.00	<i>One Entrepreneurship course may count as elective credit.</i>			32.02.00.00.220	Entrepreneurship	.50	34.01.00.00.100	Entrepreneurship in FACS	.50	41.00.00.00.030	Workplace Skills	.50		<b>3.00 credits for completion</b>				<p><b>Consumer Economic Services is:</b> &gt; High demand</p> <p><b>Sample Occupations Requiring:</b> <u>High School Diploma</u> &gt; Claims Correspondence Clerk &gt; Credit Checkers &gt; Customer Services Representative</p> <p><u>Certificate</u> &gt; N/A</p> <p><u>Assoc. or Technical Degree</u> &gt; Account Representative &gt; Consumer Advocate &gt; Dispute Resolution Analyst</p> <p><u>Baccalaureate Degree</u> &gt; Budget Analyst &gt; Career and Technical Education Teacher &gt; Credit Counselor &gt; Financial Manager &gt; Personal Financial Advisor</p> <p><u>Graduate or Prof. Degree</u> &gt; Economist</p>
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<p><b>Student Testimonial</b> "Taking Business Management sparked my interest to pursue a business degree. Currently, I hold a management position at Utah's Hogle Zoo while obtaining my Masters of Business Administration (MBA). Taking advantage of the CTE program ultimately helped to pinpoint my career trajectory."  Andrew Nadauld</p>	<h2 style="margin: 0;">HIGH SCHOOL TO POSTSECONDARY EDUCATION AND TRAINING</h2> <p style="margin: 5px 0 0 0;">There are a number of options for education and training beyond high school, depending on your career goals.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th style="background-color: #00a651; color: white; text-align: center;">12th Grade</th> <th style="background-color: #ff9900; color: white; text-align: center;">1-Year Certificate</th> <th style="background-color: #99cc33; color: white; text-align: center;">2-Year Associate or Technical Degree</th> <th style="background-color: #ffcc00; color: white; text-align: center;">4-Year Bachelor's Degree</th> <th style="background-color: #666; color: white; text-align: center;">More Graduate or Prof. Degree</th> </tr> </thead> <tbody> <tr> <td style="font-size: small;">Certificates are awarded upon the successful completion of a brief course of study, usually one year or less. Upon completion of a course of study, a certificate does not require any further action to retain.  In high school a variety of certificates can be earned.</td> <td style="font-size: small;">An academic degree is an award for the completion of a program or course of study over multiple years at postsecondary education institutions.  In 2015-2016, 73 percent of secondary students who concentrated in a CTE Career Pathway placed in postsecondary education, advanced training, military service or employment (October 1-December 31).</td> <td colspan="3"></td> </tr> </tbody> </table>	12th Grade	1-Year Certificate	2-Year Associate or Technical Degree	4-Year Bachelor's Degree	More Graduate or Prof. Degree	Certificates are awarded upon the successful completion of a brief course of study, usually one year or less. Upon completion of a course of study, a certificate does not require any further action to retain.  In high school a variety of certificates can be earned.	An academic degree is an award for the completion of a program or course of study over multiple years at postsecondary education institutions.  In 2015-2016, 73 percent of secondary students who concentrated in a CTE Career Pathway placed in postsecondary education, advanced training, military service or employment (October 1-December 31).				<p><b>Utah Business and Industry Facts</b> Economists are found in state and federal businesses throughout Utah. According to the Utah Department of Workforce Services, the annual median salary of an economist is \$78,260.</p>																																
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<p style="text-align: center; color: #00a651;"><b>CTE Skill Certificates</b></p> <p style="font-size: small;">Competency-based student assessments, measured by core standards and competencies needed to be successful in the workforce.</p>	<p style="text-align: center; color: #333;"><b>UtahFutures: College and Career Planning</b></p> <p style="font-size: small;">Visit <a href="http://UtahFutures.org">UtahFutures.org</a> for salary projections, labor market demand, and training options.</p>																																											
<p style="font-size: small;">In 2015-2016, 96,190 CTE skill certificates were awarded to high school students. Students' knowledge and performance is demonstrated as part of the Skill Certificate process.</p>	<p style="font-size: small;">In 2015-2016, the graduation rate for students who concentrated in a CTE Career Pathway was 96.6 percent, compared to Utah's statewide graduation rate of 85 percent.</p>																																											