

Financial Services

Accounting • Banking & Credit • Financial Strategy & Investments • Insurance • Real Estate



**Education
(Skills/
Knowledge)**



**Work-Based
Learning**



**Local Career
Opportunities**

Middle School

Middle School Core + Electives

High School

**KPS High Schools +
Career and Technical Education**
CCC – Emergency Med. Tech, Criminal
Justice & Public Safety

Early/Middle College
Accounting, Business Administration

Community College

**Associate of Arts and
Sciences**
Accounting

University

Bachelor of Arts
Accounting, Finance, Management

EDP (K-12)

Dual Enrollment Choices

2+2 Transfer Programs

**Job Shadowing, Co-Ops, Internships,
Apprenticeships, Summer Jobs**

**Internships,
Apprenticeships,
Full- and Part-Time Jobs**

**Internships,
Apprenticeships,
Full- and Part-Time Jobs**

Tellers	\$36,010
Insurance Claims and Policy Processing Clerks	\$36,920
Bill and Account Collectors	\$43,910
Title Examiners, Abstractors, and Searchers	\$49,810

Loan Interviewers and Clerks	\$45,330
Tax Preparers	\$52,010
Bookkeeping, Accounting, and Auditing Clerks	\$44,570
Billing and Posting Clerks	\$43,050
Real Estate Sales Agents	\$49,740

Securities, Commodities, and Financial Services Sales Agents	\$73,950
Accountants and Auditors	\$69,960
Insurance Sales Agents	\$49,090
Compliance Officers	\$64,000
Loan Officers	\$60,630

Design Your Path to Your Promise
— Explore Where You Can Go.

Kalamazoo Public Schools



Financial Services

Design Your Path to Your Promise — Here's How You Can Get There.

MIDDLE SCHOOL	English Language Arts	Math	Science	Social Studies	World Language	Enrichment	Career Readiness	Elective Focus
	English	6 th Grade Math or Accelerated Math	6 th Grade Science	Social Studies	Spanish or Mandarin Chinese	Physical Ed./Band, Orchestra, or Choir	Life Skills	Tech Smart
	English	7 th Grade Math or Accelerated Math	7 th Grade Science	Social Studies	Spanish for Begin. (Elective)	Physical Ed./Band, Orchestra, or Choir	Life Skills	Tech Smart
	English	8 th Grade Math or Algebra	Science/Robotics	Social Studies	Spanish Intermediate	Physical Ed./Band, Orchestra, or Choir	Life Skills	Tech Smart

HIGH SCHOOL	English Language Arts	Math	Science	Social Studies	World Language	Enrichment	Career Readiness	Elective Focus
	English 9 / Honors English	Algebra 1 or Geometry	Environ. Science & Biology (CEB)	World History	French / Mandarin Chinese	PE	Tech Smart	See career programs below.
	English 10 / Honors English	Geometry or Algebra II	Biology (DEE) and Chemistry	US History	French / Mandarin Chinese	Health	College/Career Readiness	
	English 11 A or Honors or AP	Algebra II or Personal Finance	Physics	Gov or AP Gov	French / Mandarin Chinese	Band, Orchestra, or Choir	Economics	
	College Eng. 12 or Honors Eng.	Personal or Business Finance	Science Elective	Social Studies Elective	French / Mandarin Chinese	Fine Arts	Business Finance	

Grade	Possible Career-Connected Pathway Choices		Dual Enrollment Courses	Postsecondary Programs/Majors/Apprenticeships for Occupations in this Career Cluster	
9	Young Entrepreneurs of the Future	Band, Orchestra, or Choir	<ul style="list-style-type: none"> Principles of Accounting 1 Principles of Accounting 2 Accounting with QuickBooks Intro to Corporate Accounting Business Principles/Practices Basic Excel 	Certificates, Associate's Degrees, and Apprenticeships	Bachelor's and Advanced Degrees
10-12	Accounting A&B	Business Finance		<ul style="list-style-type: none"> Accounting, AAS Business Administration, AAS Administrative Support Certificate Supervisory Leadership Certificate 	<ul style="list-style-type: none"> Accounting Finance Personal Financial Planning Management Economics
11-12	Advanced Accounting	Business Information Systems A&B			
12	Bus. Career and Professional Development Capstone	Advanced Business Information Systems			

Kalamazoo Public Schools

College and Career Awareness & Exploration Resources

Higher Education



Early/Middle College Programs

Kalamazoo County Early/Middle College (EMC) is an innovative early college program, which gives students the opportunity to earn an associate degree or certificate with an additional year of high school.



Kalamazoo Valley Community College

Kalamazoo Valley Community College seeks to provide every student with clear, flexible program options that provide a mix of educational skills and experiences that will prepare students for advanced coursework at top universities and meaningful opportunities for employment in a changing world.



Kalamazoo College

Kalamazoo College offers qualified high school students the opportunity to enroll in courses while concurrently enrolled in high school during the fall, winter, and spring terms.



Western Michigan University

Dual enrollment through Early College Programs at WMU provides eligible high school students with credits that may be applied toward high school graduation requirements, as well as a college or university program.



The Kalamazoo Promise

Choosing a career path is one of the biggest and most important decisions you'll ever make. The good news is that The Promise is here to help you find and pursue the career path that fits you best.

Local Career Training Programs



Career Launch Kalamazoo

This modernized Youth Apprenticeship Program that provides flexible occupational training programs that cultivate well-educated, highly skilled workers able to meet the demands of a competitive global economy in careers that are in high demand.



Kalamazoo RESA Career Connect Campus

New in the 2025-2026 school year, students will have the opportunity to participate in programs at the Career Connect Campus (CCC). The inaugural class of students at the CCC will learn from industry experts in a new, state-of-the-art facility.



Teach Kalamazoo

Kalamazoo's Grow Your Own (GYO) Teacher Residency program includes apprenticeships and numerous on-ramps into the teaching profession for undergraduate and graduate students, staff, parents, paraprofessionals, for anyone with an existing bachelor's degree, and/or anyone who is interested in entering the honorable and fulfilling profession of teaching.

Labor Market Tools



Michigan Pathfinder

Pathfinder uses current labor market, wage, and institutional data and metrics to help you create an individualized career roadmap. This free tool provides information to students, parents, and guidance staff to make informed choices about educational and career options.



Pure Michigan Talent Connect

Michigan's free online career exploration tool that provides information on in-demand careers and the degrees or credentials needed to pursue them.

College & Career Exploration and Resources



[Xello Career Exploration](#)

Kalamazoo Public Schools uses the Xello platform so students in grades K-12 can build self-knowledge and explore options beyond high school.



[Michigan Career Development Model](#)

The Michigan Career Development Model (MCDM) is a framework, guided by legislation that engages school communities, students, and their support networks in intentional and meaningful career awareness, exploration, and preparation.



[Advance CTE National Career Clusters Framework](#)

The National Career Clusters® Framework provides a shared structure and language for CTE program design across the United States. The new framework provides meaningful career exploration and preparation experiences through Career Technical Education (CTE) that prepare students for the changing and interconnected world of work.



[Michigan Pathfinder](#)

Pathfinder provides valuable information to help students make informed choices about educational and career options.



[O*NET Online](#)

O*Net provides a collection of resources to inform students' college and career journeys: a Career Exploration Tool, O*NET Interest Profiler, My Next Move, Career One Stop, and Get My Future.



[SAT/PSAT – College Board](#)

The SAT and PSAT are standardized tests meant to show colleges and universities how prepared students are for college by measuring key skills like reading comprehension, computational ability, and clarity of expression.



[EBSCO Learning Express](#)

EBSCO LearningExpress provides online platforms for academic skill building, standardized test preparation, and career-oriented digital content. It helps students prepare for college, explore careers, and accelerate their journey into careers.



[Credential Center](#)

Certifications demonstrate for employers that job candidates have specific skills or knowledge in an occupation, industry, or technology. This site helps students explore training associated with certifications and credentials.



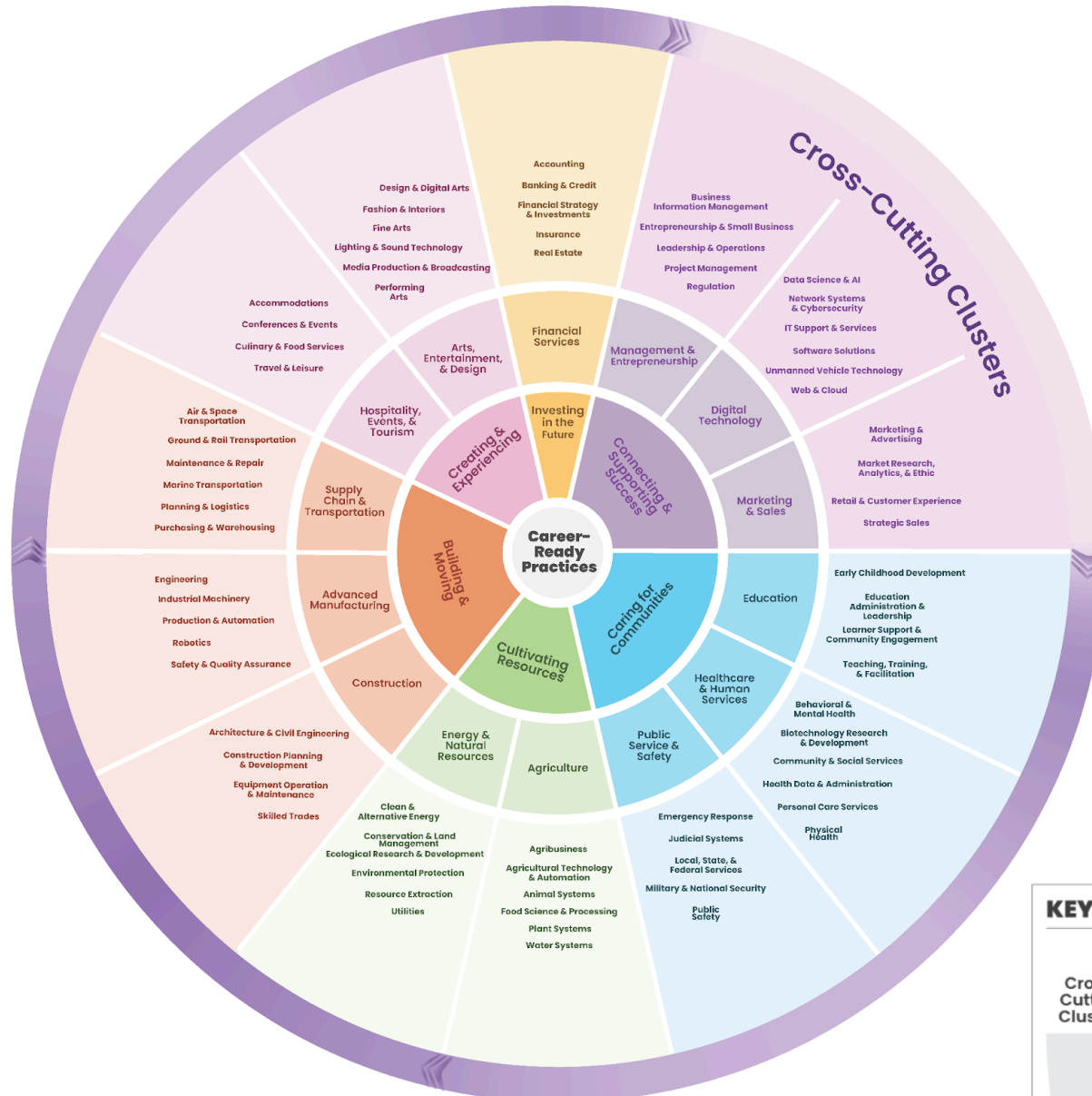
[Apprenticeship USA](#)

Discover apprenticeships across industries, how programs are started by employers, and how to become an apprentice.

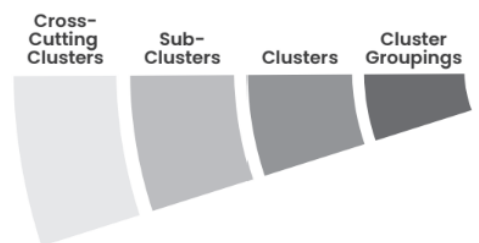


[ASVAB Career Exploration](#)

The Armed Services Vocational Aptitude Battery (ASVAB) is a multiple-aptitude battery that measures developed abilities and helps predict future academic and occupational success in the military.



KEY



Financial Services: *Empowering Financial Resilience*

Cluster Definition: The Financial Services Career Cluster encompasses careers in managing and advising financial transactions, including banking, lending, corporate finance, debt management, accounting, insurance, and real estate. These careers contribute to economic stability and growth by supporting the financial health of individuals and organizations.

Sub-Clusters

Example Programs of Study

Accounting: Careers focused on managing financial records for individuals and businesses and advising on individual and family financial planning and debt management. This field includes accountants, who ensure financial accuracy and compliance, and personal finance advisors, who guide individuals in savings, investments, and retirement planning. This Sub-Cluster also includes financial auditors and forensic accountants, who play a crucial role in this field by ensuring the integrity and reliability of financial information through comprehensive audits and assessments.

Accounting
Business Finance
Economics

Banking & Credit: Careers centered on money management, loans, microlending, and commercial and consumer credit across banks, credit unions, mortgage brokers, and finance companies. Professionals in this field have expertise in evaluating creditworthiness, managing loans, providing financial solutions to facilitate access to capital for individuals and businesses, and ensuring compliance with financial regulations.

Banking
Credit

Financial Strategy & Investments: Careers involved in managing a company's capital structure and corporate financial strategies, operations, and investments, including venture capital and private equity. This field also includes careers focused on the acquisition of investment offerings such as stocks, bonds, fixed-income products, pension plans, emerging digital assets, and other resources aimed at income generation or asset appreciation. The Sub-Cluster encompasses tactics for small business fundraising and financing via microlending and operational scaling and for devising exit strategies to evolve startups into sustainable enterprises. Professionals in this field ensure that financial practices and transactions adhere to legal and ethical standards.

Business Administration
Securities & Investments

Insurance: Careers rooted in assessing risk; providing financial protection against loss; and offering products including life, health, and property insurance. Professionals in this field hold expertise in analysis and the ability to evaluate risk factors, investigate and process claims, create risk management strategies, and ensure compliance with industry regulations. This field uses applied mathematics and statistics to predict future events and design viable insurance policies.

Insurance Operations

Real Estate: Careers focused on the buying, selling, leasing, and management of residential, commercial, and industrial properties. Professionals in this field navigate the complex landscape of licensing, fair housing, zoning, environmental regulations, health, safety, and financial laws to facilitate legal and ethical property transactions.

Real Estate