ALABAMA SUCCESS

EDUCATION & CAREER PLANNER

Sponsored by Alabama Tech Prep

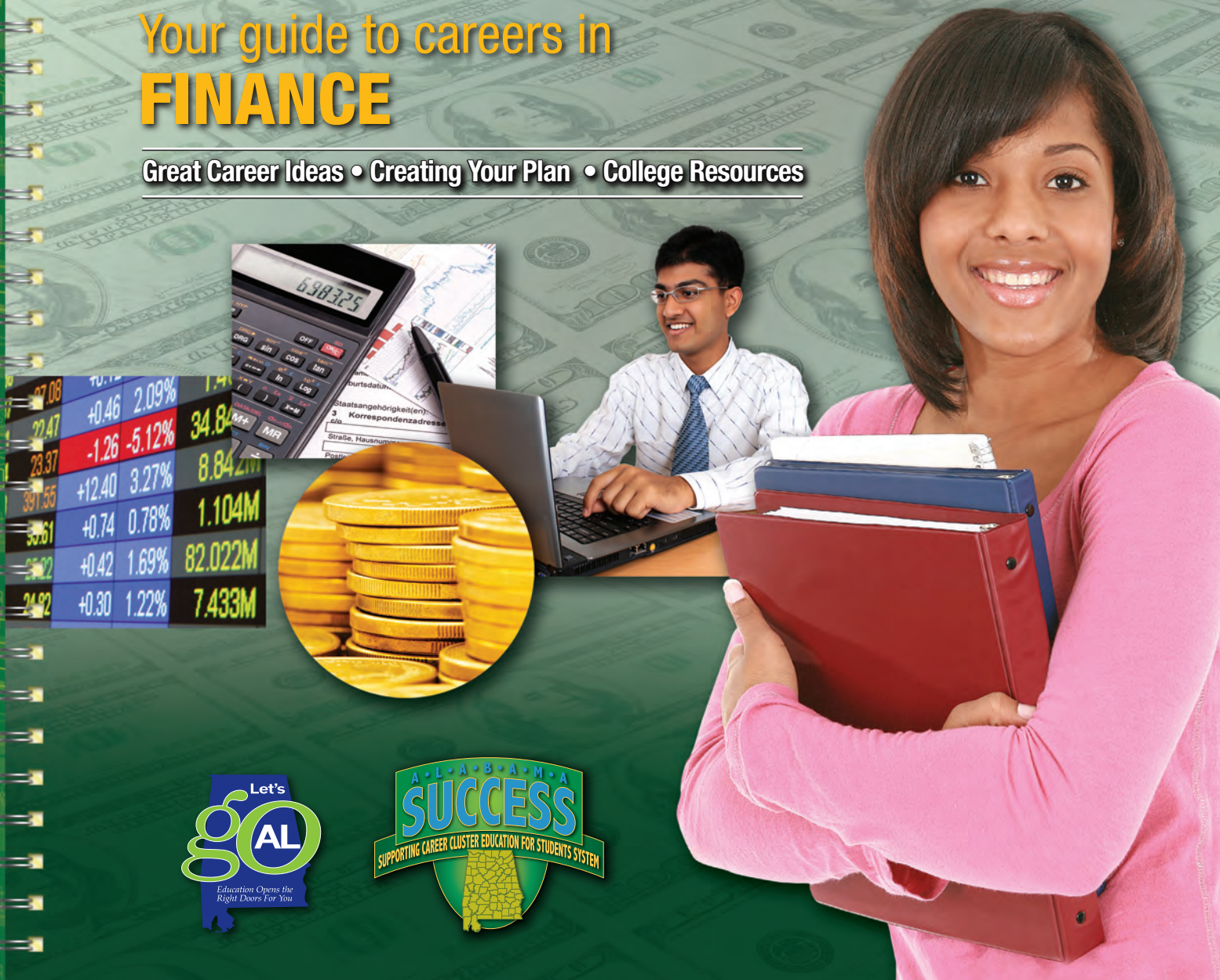
TECH PREP CAREER TALENTS TECHNICAL EDUCATION

Make Money Work

Your guide to careers in

FINANCE

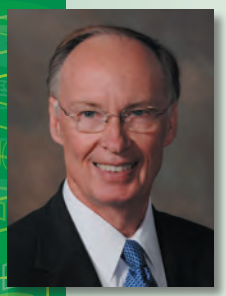
Great Career Ideas • Creating Your Plan • College Resources



Let's go AL — Education Opens the Right Doors For You

ALABAMA SUCCESS — SUPPORTING CAREER CLUSTER EDUCATION FOR STUDENTS SYSTEM

A message from . . .



Robert Bentley,
Governor of Alabama

The investments we make in our students today will help shape their futures for years to come. Our students are destined to become high-performing professionals in all sectors of the workforce.

Alabama SUCCESS is an initiative designed to help students access valuable information about current careers, postsecondary learning, and financial literacy resources.

Our goal is to give students the opportunities they need to prepare themselves for success. We want our students to be well-equipped for top careers in Alabama's workforce – which has a growing influence on the global marketplace.

This Alabama SUCCESS guide is a great resource to assist in preparing for a bright and successful future.

Dr. Thomas R. Bice,
Alabama State Superintendent of Education

Alabama SUCCESS is an invaluable resource designed specifically for students. By learning about actual career fields and the education and experience required for specific jobs, you will be better able to figure out what you want to do after high school and what you need to do to achieve your goals.

A • L • A • B • A • M • A
SUCCESS
SUPPORTING CAREER CLUSTER EDUCATION FOR STUDENTS SYSTEM

This guide is part of a series created to help students in Alabama learn more about careers, salaries, and the steps they need to take to reach their goals. By connecting what they learn in the classroom to real jobs that interest them, Alabama students will graduate better prepared for life and work. You can help your child use this guide by:

- Talking to your child about what careers interest him or her—and why
- Sharing your work experiences—pro and con—with your child
- Asking people in your community who work in jobs that interest your child to talk about their careers or to let your child visit their workplace.

What Employers Want

Buffy Murphy, President
Alabama Jump$tart Coalition for Personal Financial Literacy

"**The number one reason new or existing businesses fail in America is a lack of responsible financial management by employees and owners.** The business community is looking for students entering the workforce who are equipped with leadership skills that demonstrate a drive to succeed, a strong work ethic, and essential financial skills, regardless of the field of study.

Alabama students have a unique opportunity through career training programs to gain basic knowledge in banking and finance, insurance, financial management, and accounting that will give them an edge when competing for jobs across Alabama and the nation. Knowing how to purchase insurance for home or auto, building a budget, and running a multimillion-dollar company all require an essential understanding of basic financial concepts and the structure of our economy."

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ALABAMA SUCCESS

CLUSTER
FINANCE

PATHWAY	SAMPLE OCCUPATION
Accounting	Certified Public Accountant
Corporate Finance	Auditor
Banking Services	Bank Teller
Insurance	Actuary

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Finance

CLUSTER PROFILE

Finance professionals use strong math, communications, and computer skills to help individuals, companies, and communities manage money effectively. This cluster is detail oriented and numbers oriented; ongoing study is required to stay up-to-date on the latest financial laws, economic trends, and state and federal tax incentives.

YOU DECIDE

Does the Finance career cluster fit you, your talents, and your dreams? Take this quick quiz to find out.

1

Do you get good grades in math?

WHY IT MATTERS: To succeed in any finance-related career, you need to understand and enjoy math.

2

Are you good at solving puzzles?

WHY IT MATTERS: Finance professionals use logic and creative thinking to analyze data, find patterns, and create plans.

3

Do you like working with computers?

WHY IT MATTERS: Most finance jobs require strong computer skills, including graphs and spreadsheets.

4

Do you have a bank account?

WHY IT MATTERS: Earning, managing, and saving your own money during high school helps build the basic skills needed in Finance careers.

5

Are you organized and reliable?

WHY IT MATTERS: Finance professionals have to organize, store, and protect confidential financial records and other important data.

If you answered "yes" to most of these questions, Finance could be right for you.

YOUNG PROFESSIONAL PROFILE

NAME: Kelvin Williams

EDUCATION: Shades Valley High School, Irondale; University of Alabama, Tuscaloosa—Accounting, Bachelor of Science Degree

When Kelvin Williams started high school, he thought he wanted to be a meteorologist. After working at a mortgage company through his school's cooperative education program, Williams decided that a business-related career would be a better fit for him. His current career goal is to become a certified public accountant.

"My high school courses, jobs, and student organizations prepared me for life after high school by giving me the skills I needed to succeed at the next level," he says. "Taking Honors/AP courses taught me how to prepare for tests and study for college-level exams. And since I worked Monday through Friday during my junior and senior years of high school, I had to learn how to effectively manage time. Time management is one of the most important skills a college student needs."

LEARN MORE

Explore Finance education resources in Alabama at the website of the Alabama Jump$tart Coalition for Personal Financial Literacy, *www.aljumpstart.org.*

MAKE A PLAN

Sit down with your parents and counselor and create a plan.

Map out an Alabama Education Plan (sample at right) based on your interests, strengths, and possible career goals.

Your plan outlines the courses and electives you'll take in high school, plus related clubs and career preparation. Your counselor will work with you to determine the learning experiences needed for you to complete your plan, such as using distance learning or earning college credit from your local community college.

Here's a sample Alabama Education Plan for you to use as a guide.

SAMPLE* Alabama Education Plan

Name: Jordan Smith
School: Central High School
Diploma Option: Advanced Career and Technical Endorsement
Cluster: Finance
Pathway: Accounting
Career Goal: Certified Personal Accountant
Postsecondary Goal: Bachelor of Accounting Degree

	Math	English	Science	Social Studies	Other Optional Courses	Sampling of Career and Technical Education Courses in Pathway
9th Grade	Algebra I	English 9	Physical Science	World History 1500–Present	■ Physical Education -1 ■ Health – ½ ■ Fine Arts – ½ ■ Computer Application – ½ ■ Foreign Language I** ■ Foreign Language II**	■ Business Technology Applications ■ Business Essentials ■ Business Finance ■ Accounting ■ Management Principles ■ Advanced Accounting ■ Financial Management ■ Commerce Communication*** ■ Banking and Financial Services*** ■ Insurance Services
10th Grade	Geometry	English 10	Biology	United States History to 1877		
11th Grade	Algebra II with Trigonometry	English 11	Chemistry	United States History to Present		
12th Grade	Pre-Calculus or Calculus	English 12	Physics	Government and Economics		

Community College / Higher Education

General Education Requirements
- English Composition I
- English Composition II or SPH 106
- Humanities Elective
- Intermediate College Math
- Microcomputer Applications
- Math or Science Elective
- History, Social, or Behavioral Science
- Orientation for Career Students

Required and CTE Courses
- Personal Finance
- Introduction to Business
- Principles of Accounting I
- Principles of Accounting II
- Cost Accounting
- Individual Income Tax
- Payroll Accounting
- Elements of Supervision
- Human Relationships
- Financial Record Keeping***
- The Legal and Social Environment of Business
- Human Resource Management
- Business Math
- Basic Word Processing***
- Navigating Windows***

Education and Career Assessments:
8th Grade: Interest inventory and education plan initiated for all learners
11th Grade: College placement assessment

Career Learning Experiences:
Career preparation—paid and unpaid, internships, job shadowing

Co-Curricular Experiences: Future Business Leaders of America (FBLA)

Extracurricular Experiences: Join Business Club or a similar student organization at your school.

Service Learning Experiences: Volunteer to observe or possibly even assist your parents balance their checkbook and complete tax return forms.

*This is a sample plan and should not be considered a definitive plan for any student interested in this career cluster.
**Alabama First Choice diploma requires 2 years of the same foreign language. ***Statewide articulated course

ARTICULATION AGREEMENT is a fancy term for a simple education agreement that can streamline your road to a successful career.

Statewide articulation agreements link all high schools and two-year colleges in Alabama. They provide credit at two-year colleges for coursework mastered at the high school level.

Articulation agreements can take you down your career pathway as well. In many cases, students transferring from two-year to four-year colleges and universities can complete four-year general studies core course requirements before they transfer.

Get Career Credentials

If you're a student in a career and technical education (CTE) program, you may have the option of earning a Career Readiness Certificate along with your high school diploma. The nationally recognized certificate shows you're proficient in applied math, reading for information, and locating information—skills employers highly value. Ask your school counselor about the statewide program; if it's not in your high school now, it will be implemented soon.

CAREER IDEAS

Need-to-know facts and figures about real Alabama jobs, salaries, and education options in Finance.

The 12 careers highlighted on the next page are a sampling of occupations in the **Finance** cluster in Alabama. The charts include occupation name, description, plus wages for workers just starting out in the profession, average wages for those in the occupation, and the wages earned by experienced workers in the job (see "How to Read Job Charts"). The bar below the occupation's name contains the Standard Occupational Code (SOC); use the SOC to look up more information about the career in online databases such as O*NET (see below). The bars are also color-coded to indicate the minimum level of education required for each profession.

For further information on occupations in all career clusters, go to the O*NET database at *www.online.onetcenter.org*.

How to Read Job Charts

- Starting Hourly Wage
- Average Hourly Wage
- Experienced Hourly Wage
- Occupation Name
- SOC Number
- Minimum Education Level (indicated by color bar)
- Occupation Description

EDUCATION LEVELS

- On-the-Job Training
- Work Experience in a Related Occupation
- Postsecondary Vocational Training
- Associate's Degree
- Bachelor's Degree
- Master's Degree
- Doctoral Degree

Source: Alabama Department of Industrial Relations, Labor Market Information Division.

Check Out These Three COOL CAREERS

Forensic Litigator

WHAT: Investigate financial fraud and track down undercover computer transactions designed to hide illegal financial transactions.

WHO: Forensic litigators have strong financial, computer, and problem-solving skills. As attorneys, they apply understanding of finance, economics, and business.

Nonprofit Credit Counselor

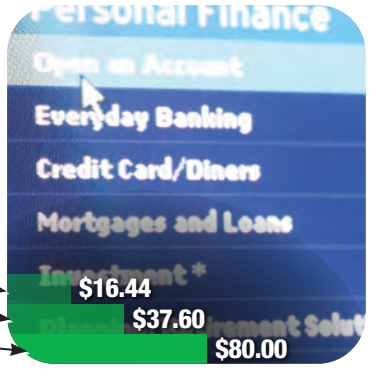
WHAT: Help people take control of their finances so that they can get out of debt, keep their home, and reduce stresses related to financial worries.

WHO: Nonprofit credit counselors enjoy using their financial skills to serve people in their communities. They work with clients' creditors to waive or reduce finance charges and late fees, reduce payments, and bring past-due accounts up to date.

Renewable Energy Credit & Greenhouse Gas Broker

WHAT: Use electronic trading screens, recorded telephone lines, auctions, and negotiated contracts to bring clean energy, such as renewable energy, ethanol, and biodiesel, to market.

WHO: Renewable energy credit and greenhouse gas brokers use finance, communications, and technical skills to buy, sell, and license new energy sources. They enjoy working in an eco-friendly, fast-paced, and global field.



Personal Financial Advisor

SOC: 13-2052

Advise clients on financial plans using knowledge of tax and investment strategies, insurance, pension plans, etc.

Financial Analyst

SOC: 13-2051

Analyze financial information affecting investment programs of public or private institutions.

Actuary

SOC: 15-2011

Analyze statistical data, such as mortality, disability, and retirement rates, and forecast risk and liability.

Real Estate Broker and Sales Agent

SOC: 41-9020

Sell, manage, appraise, or rent property on behalf of property owners.

Claims Examiner, Property and Casualty Insurance

SOC: 13-1031

Review settled claims to determine that payments and settlements have been made in line with company policies.

Credit Analyst

SOC: 13-2041

Analyze credit and financial data of individuals or firms to determine risk involved in lending money.

Insurance Underwriter

SOC: 13-2053

Review individual applications for insurance to evaluate risk involved and to approve or deny applications.

Insurance Appraiser, Auto Damage

SOC: 13-1032

Examine automobile or other vehicle damage to determine the cost of repair for insurance claim settlements.

Title Examiner, Abstractor, and Searcher

SOC: 23-2093

Search real estate records, examine titles, or summarize legal or insurance details for a variety of purposes.

Credit Authorizer, Checker, and Clerk

SOC: 43-4041

Review credit history and other information to determine if a bank or other lender should loan money to people or businesses.

Bookkeeping, Accounting, and Auditing Clerk*

SOC: 43-3031

Calculate, record, and maintain accounting records.

Tax Preparer

SOC: 13-2082

Prepare tax returns for individuals or small businesses that do not require an accredited or certified public accountant.

*Source: U.S. Department of Labor; U.S. wage data, not Alabama only.

Think Again

Now is the time to take a fresh look at Finance careers you may not have considered before.

MYTH: Accountants are stuck at their desks all day.

FACTS: Accountants are needed at every company in every industry. They are highly valued team members whose workday can include attending and leading meetings, working with clients, and traveling. Accountants can choose to work for an organization that produces a product or provides a service matching their interests and values.

Reality Check

What It Costs to Live on Your Own in Alabama

Estimated 2009–2010 monthly expenses for a 22-year-old living in Birmingham.

Note: Keep in mind that your paycheck will be reduced by about 30 percent to cover taxes, retirement, and insurance. What's left is known as your "take-home pay." Subtract 30 percent from the salaries shown on page 5 to get a more accurate take-home amount.

Cable and Internet: $90

Rent and utilities: $700–$800
(1-bedroom)

Monthly total: $1,310–$1,654

Yearly total: $15,742–$19,851

Car insurance: $30–$95
(6-month policy)

Cell phone: $70

Groceries: $200–$250

Gasoline: $124
(1,000 miles @ $3.10 per gallon, 25 MPG)

Car payment: $350–$450
(Used 2010/2011 4-door)

Sources: *Rent: www.rentbits.com/rb/t/rental-rates/birmingham-al*
Car: www.carsdirect.com
Cell phone: www.att.com, www.bellsouth.net, www.buycomcast.net, www.whitefence.com
Groceries: www.wkrg.com/consumer/article/alabamians_paying_more_for_groceries/23889
Cable and Internet: www.birmingham.mybrighthouse.com
Car insurance: www.progressive.com
Gas: www.gasbuddy.com

Check It OUT

Most Alabama schools offer these student organizations related to the **Finance** career cluster:

SkillsUSA ▪ ***www.skillsusa.org***

SkillsUSA is a partnership of students, teachers, and industry working to ensure American has a skilled workforce. Programs include student competitions and employer-driven training in all career and technical education areas.

DECA ▪ ***www.deca.org***

DECA is an international association of high school and college students studying marketing, management, and entrepreneurship in business, finance, hospitality, and marketing sales and service.

Take It to the Next Level

In Alabama, the learning doesn't stop with high school graduation. Here is a list of public postsecondary (after high school) institutions that may offer programs related to this cluster. For Web links to these two- and four-year institutions, visit *www.ache.alabama.gov/Colleges&Universities/Directory.htm*.

Two-Year Institutions Offering Certificates or Associate's Degrees

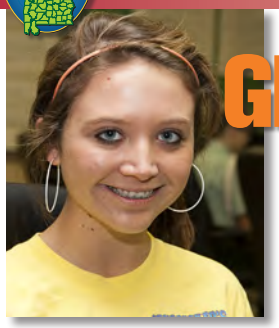
- Alabama Southern Community College, Monroeville
- Bevill State Community College, Sumiton
- Bishop State Community College, Mobile
- Calhoun Community College, Decatur
- Central Alabama Community College, Alexander City
- Chattahoochee Valley Community College, Phenix City
- Enterprise-Ozark Community College, Enterprise
- Faulkner State Community College, Bay Minette
- Gadsden State Community College, Gadsden
- H. Councill Trenholm State Technical College, Montgomery
- Jefferson Davis Community College, Brewton
- Jefferson State Community College, Birmingham
- J.F. Drake State Community College, Huntsville
- J.F. Ingram State Technical College, Deatsville
- Lawson State Community College, Birmingham
- Lurleen B. Wallace Community College, Andalusia
- Marion Military Institute, Marion
- Northeast Alabama Community College, Rainsville
- Northwest-Shoals Community College, Muscle Shoals
- Reid State Technical College, Evergreen
- Shelton State Community College, Tuscaloosa
- Snead State Community College, Boaz
- Southern Union State Community College, Wadley
- Wallace Community College (Selma), Selma
- Wallace State Community College (Dothan), Dothan
- Wallace State Community College (Hanceville), Hanceville

Four-Year Institutions Offering Bachelor's, Master's, Doctoral, or First Professional Degrees

- Alabama A&M University, Normal
- Alabama State University, Montgomery
- Athens State University, Athens
- Auburn University, Auburn
- Auburn University at Montgomery, Montgomery
- Jacksonville State University, Jacksonville
- Troy University, Troy
- Troy University Dothan, Dothan
- Troy University (Montgomery), Montgomery
- University of Alabama at Birmingham, Birmingham
- University of Alabama in Huntsville, Huntsville
- The University of Alabama, Tuscaloosa
- University of Montevallo, Montevallo
- University of North Alabama, Florence
- University of South Alabama, Mobile
- University of West Alabama, Livingston

Certifications

While attending high school and postsecondary institutions, all Alabama students should consider getting certifications related to their career cluster of interest. These certifications can improve a student's skill set, as well as increase the student's overall chance of gaining employment in the field.



GETTING READY

GRADE 9 FRESHMAN YEAR

- Research your career options based on your interests, talents, and goals.
- Choose a career cluster.
- Create an Alabama Education Plan (see page 3).
- Do your best work in all your classes. Course selection and grades really do count when you are applying to colleges and training programs.
- Keep a folder or portfolio of your activities, awards, accomplishments, and work experience, and add to it during your high school career.

GRADE 10 SOPHOMORE YEAR

- Continue building the strongest possible academic record.
- Consider taking the PLAN (pre-ACT) if you plan to apply to a two-year college or university in the future.
- Consider taking the PSAT (preliminary SAT/National Merit Scholarship Test) if you plan to apply to a two-year college or university in the future.
- Use the information in your portfolio to create a resume.
- Apply for summer jobs, internships, or volunteer activities related to your career cluster.

GRADE 11 JUNIOR YEAR

- Take the PSAT/NMSQT.
- Use resources available at your school (books, online tools, college fairs, etc.) to research postsecondary education options related to your career goals.
- Register to take either the ACT or the SAT I and SAT II Subject Tests. There are testing dates every month from January through June. Registration deadlines are approximately four weeks before each testing date.
- Apply for summer jobs, internships, and volunteer activities related to your career goals.
- Use *www.fafsa4caster.ed.gov* to determine your financial aid eligibility.

GRADE 12 SENIOR YEAR

- In the fall, apply to postsecondary programs and retake any standardized college admissions tests if you would like to improve your score.
- Beginning in November, complete college financial aid forms. Deadlines and required data differ from school to school, so read the instructions carefully.
- In the spring, choose your postsecondary program on the basis of where you have been accepted, costs, etc.
- Continue doing your best work. Most schools require a final transcript before making your acceptance official.

COLLEGE PREP: Getting Accepted

The college admissions process can be stressful and a bit scary, especially if you are the first in your family to apply. Give yourself the best shot at getting into a college program that matches your goals by following these five steps:

1. Make the Grade

Your grade point average really does count, so do your best work on every assignment, pay attention in class, and participate in group discussions.

2. Get Involved

Build teamwork and leadership skills by joining clubs and teams at your school, volunteering for service projects, and participating in church or community activities.

3. Make a List

Before you can apply to college, you have to figure out what you would like to study and what matters most to you (like location, size, or religious affiliation). Use the college guides in your local library, school library, or counselor's office to start making a list of colleges that interest you. Use online tools like *www.collegeboard.com* and *www.accs.cc* to learn more about each school and take virtual campus tours.

4. Plan for Tests

Most colleges want scores from the ACT, SAT, or SAT II tests. See what tests the schools on your list require, sign up to take them in time to include the scores on your application, and then practice the free SAT sample questions at *www.collegeboard.com* or sample ACT tests at *www.actstudent.org*.

5. Be Neat and Complete

Before you send in a college application, double-check your spelling, make sure nothing is missing, and save a copy just in case you have to submit it again.

PAYING YOUR WAY: Financial Aid

Every Alabama student can afford to go to college. It just takes a little planning. Put your college dreams within financial reach by taking these five steps:

1. Consider a Community College

Alabama's public and private two-year colleges offer an affordable way to earn an associate's degree or complete enough credits to transfer into a four-year school as a junior. Learn more at *www.accs.cc*.

2. Weigh Your Options

Attending one of Alabama's four-year public or private schools cuts travel costs and other living expenses, as compared to attending schools out of state. In addition, public schools offer reduced in-state tuition, and, if there's a college nearby, you can save even more by living at home.

3. Rise to the Top

Apply to a couple of schools at which your grades and accomplishments put you near the top of the typical applicant pool. Since your application will stand out, you'll be more likely to qualify for scholarships and other merit aid.

4. Do a Little Digging

More than one million local, national, and college-specific scholarships are available each year. Ask your school librarian and counselor for help finding printed scholarship resource guides. To find and apply for scholarships online, sign up for the free college scholarship search source FastWeb at *www.fastweb.com*.

5. Apply for Aid

Fill out the Free Application for Federal Student Aid (FAFSA) as soon as possible after January 1 of the year you'll be starting college. FAFSA forms and instruction booklets are available in your guidance counselor's office and online at *www.fafsa.gov*. Some schools also require the CSS/Financial Aid Profile form (*profileonline.collegeboard.com*), and others have their own financial aid forms. Carefully read each college's application to figure out what forms you need to submit and when.

Tool Box

Articulation agreements: formal agreements between or among educational organizations (high schools, community colleges, and universities) that allow students to receive college credit for courses taken in high school.

Associate's degree: a two-year degree awarded by a community college.

Bachelor's degree: a four-year degree awarded by a college or university.

Career and technical student organizations (CTSOs): co-curricular organizations for students that offer activities and competitions related to particular careers.

Career Clusters: identifies pathways from high schools to two- and four-year colleges, technical schools, graduate schools, apprenticeship programs, and workplace so that learners can recognize the relationship between what they learn in school and what they can do in the future.

Career Pathways: pathways are sub-groupings of occupations/career specialties. Occupations/Career specialties are grouped into Pathways based on the fact that they require a set of common knowledge and skills for career success.

Doctoral degree: a degree awarded by universities for study beyond a master's degree. May also be called a Ph.D. or a first professional degree.

Dual enrollment: a program between Alabama public colleges and universities and local boards of education that allows high school students to enroll in certain approved college-level courses to receive both high school and college credit.

ECEP (Early College Enrollment Program)**:** a program that allows juniors and seniors to have full-time enrollment at an Alabama public college or university while still graduating with their class and staying involved with high school activities.

Extended learning experiences: participation in career and technical student organizations, co-curricular activities, job shadowing, internships, or community service.

Internship: an extended learning experience that gives students an opportunity to work temporarily at an entry-level job in a career that interests them.

Job shadowing: an extended learning experience in which students observe professionals in particular careers as they go through a day on the job.

Master's degree: a degree awarded by universities for study beyond a bachelor's degree.

Postsecondary education: education beyond high school. Middle and high school are referred to as *secondary education*, so *postsecondary* means after high school.

STARS (State Transfer & Articulation Reporting System)**:** STARS System allows public two-year students in Alabama to obtain a Transfer Guide/Agreement for the major of their choice. This guide/agreement, if used correctly, guides the student through their first two years of coursework and prevents loss of credit hours upon transfer to the appropriate public four-year university in Alabama.

Resource Shelf

Use these websites and other resources available from your school counselor to learn more about careers, career clusters, and educational and job opportunities in high school and beyond.

ACCESS ▪ *www.accessdl.state.al.us*
ACCESS (Alabama Connecting Classrooms, Educators, and Students Statewide) Distance Learning provides opportunities and options for Alabama public high school students to engage in advanced placement (AP), elective, and other courses to which they may not otherwise have access.

Alabama Career Information Network
www.alcareerinfo.org
This new Web portal increases Alabama students' and families' access to valuable career exploration activities and college financial aid information.

Alabama Commission on Higher Education
www.ache.alabama.gov
Click on "Colleges & Universities" within this website for a list of four-year institutions in Alabama.

The Alabama Community College System ▪ *www.accs.cc*
Learn all about the public and private two-year colleges in Alabama. Connect directly to each school's website to see the courses, majors, degrees, and scholarships it offers to Alabama students.

Alabama Tech Prep ▪ *www.altechprep.org*
This booklet is sponsored by Alabama Tech Prep. The goal of Tech Prep is to create a smooth transition from high school to college and to a career.

Alabama Virtual Library ▪ *www.avl.lib.al.us*
This Alabama Legislature–funded site provides all students, teachers, and citizens of the State of Alabama with online access to essential library and information resources.

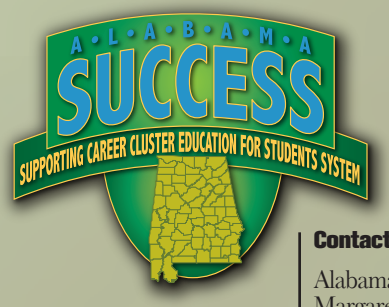
America's Career InfoNet ▪ *www.acinet.org/acinet*
Use this site to search for occupational information, industry information, and state-specific labor market information.

Career Voyages ▪ *www.careervoyages.gov*
This career planning resource helps students, parents, career changers, and career advisors.

O*NET (Occupational Information Network)
www.online.onetcenter.org
O*NET provides full information on occupations, including state-by-state salary data, employment prospects, and skill matching for students.

U.S. Department of Labor Occupational Outlook Handbook
www.bls.gov/oco
A valuable resource for both counselors and students, this federal website offers updated information on careers, job responsibilities and working conditions, salaries, and what jobs will be available in the future.

Alabama Career Clusters and Pathways



Contact Information

Alabama SUCCESS/Alabama Tech Prep
Margaret Smith
P.O. Box 302101
Montgomery, AL 36130-2101

Phone: 334-353-4346
Fax: 334-242-0234
E-mail: *msmith@alsde.edu*

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