

FINANCE

What can I do with this major?

AREAS

CORPORATE AND PUBLIC FINANCE

Financial analysis
Cash management
Credit management
Budget analysis
Investment management
Investor relations
Financial reporting
Payroll
Benefits
Real estate
Risk management

EMPLOYERS

Private businesses of all sizes and types
State and local government entities
Federal agencies including:
 Internal Revenue Service
 Treasury Department
Schools and universities
Nonprofit organizations
Foundations
Hospitals

STRATEGIES

Earn an MBA degree.
Complete a finance-related internship.
Seek finance-related leadership roles in campus organizations.
Develop your digital technology competency including industry-specific software.
Create opportunities to sharpen your analytical skills (e.g., research with finance faculty).
Develop proficiency in a sought-after language for international opportunities.

BANKING

Corporate credit analysis
Commercial and industrial lending
Trust and private wealth management
Capital services and mergers & acquisitions
Mortgage loans
Loan origination and packaging
Branch management
Operations
Cash management
Credit scoring and risk management
Financial analysis
Private banking

Commercial banks
Credit unions
Savings and loan associations
Savings banks
Mortgage banks
Captive finance companies
Regulatory agencies:
 Federal Reserve
 Federal Deposit Corporation
 Office of the Comptroller of the Currency
 Office Thrift Supervision

Gain a solid background in business including marketing and accounting.
Complete an internship or co-op with a bank.
Demonstrate advanced proficiency in professionalism and work ethic competencies.

AREAS

EMPLOYERS

STRATEGIES

INSURANCE

Claims analysis
Underwriting
Risk management
Sales
Actuarial science
Loss control

Life insurance firms
Property and casualty insurance firms
Commercial banks
Savings banks

Complete an internship with an insurance agency. Talk to professionals in the industry to learn more about claims, underwriting, and risk management. Many good, entry-level positions exist in these areas.
Initiative and sales ability are necessary to be a successful agent or broker.
Develop strong verbal and written communication skills.
Take advanced statistics classes to prepare for a career in actuary science.
Prepare to take the first in a series of actuarial examinations.

PERSONAL FINANCIAL PLANNING

Sales
Customer service
Operations
Portfolio management
Financial advising
Insurance advising

Brokerage firms
Trust companies
Financial partnerships
Multi-line insurance firms
Sole practitioners

Complete a sales internship.
Demonstrate a highly motivated and entrepreneurial personality.
Research Certified Financial Planner (CFP) designation.
Develop professional relationships through networking.

REAL ESTATE

Residential brokerage
Commercial sales
Appraisals
Property management
Real estate portfolio management

Real estate brokers
Commercial banks
Appraisal firms
Apartment and condominium complexes
Developers
Large corporations: real estate departments
Real estate investment trusts
Mutual funds

Obtain sales experience through part-time, summer, or internship positions.
Research real estate broker through the National Association of Realtors.
Demonstrate sales and entrepreneurial competency.
Research appraisal apprenticeships.

AREAS

EMPLOYERS

STRATEGIES

INVESTMENT BANKING

Corporate financial analysis
Mergers and acquisitions
Equity and debt
Underwriting
Institutional bond and equity sales
Retail bond and equity sales
Business valuation
Business sale transactions
Currency trading
Derivatives (e.g., options)
Trading
Venture capital fund management
New venture analysis
Hedge fund management

Investment banking firms
Financial services firms
Insurance firms
Commercial banks

Earn an MBA degree to move beyond the entry-level analyst position.
Be prepared to work many hours of overtime per week, and work your way up.
Develop strong analytical and communication skills.
Cultivate personal ambition.
Join a campus-based investment club.
Obtain a Series 7 License for both institutional and retail broker sales positions.
Work toward the CFA designation.

MONEY MANAGEMENT

Research
Trading
Marketing
Portfolio management
Hedge fund management

Portfolio management firms
Commercial banks
Investment banks
Federal Reserve banks
Insurance firms

Earn an advanced degree in economics, finance, or business.
Not an entry-level industry, many years of financial experience required.

ACCOUNTING

Corporate or Government:
Financial management
Financial reporting
Cost accounting
Tax planning
Research

Companies of various sizes, in all industries
Federal agencies and departments including:
Federal Bureau of Investigation
Internal Revenue Service
Department of the Treasury
Office of Management and Budget
Securities Exchange Commission
State and local agencies
Federal Reserve banks
Insurance firms

Opportunities exist in government and corporates.
Supplement finance curriculum with additional accounting courses.
Maintain a strong GPA.
Complete an internship in a government agency.
Understand the government job application process.

GENERAL INFORMATION

- Develop quantitative skills through additional courses in math, statistics, and accounting.
- Many positions in finance require the ability to analyze and interpret data.
- Develop strong interpersonal and communication skills.
- Cultivate an eye for detail.
- Gain experience through internships, summer, and part-time positions.
- Read *The Wall Street Journal* and other financial news magazines to become versed in current events and industry vocabulary.
- Seek leadership roles in finance-specific student professional associations.
- Research professional designations and licenses (e.g., Chartered Financial Analyst or Certified Financial Planner).
- Learn a language that is sought after in today's business environment.