

The image features a large, solid blue oval in the center, tilted slightly to the right. Inside this oval, the word "Finance" is written in a white, bold, sans-serif font. The background is a light gray with several thin, concentric circles and arcs, some of which are dashed. A thick, dark gray curved line sweeps across the lower-left portion of the image, partially overlapping the blue oval.

Finance

Corporate and Public Finance

Financial analysis

Cash management

Credit management

Budget analysis

Investment management

Investor relations

Financial reporting

Payroll

Benefits

Real estate

Risk management

Corporate and Public Finance Employers

Private businesses of all sizes and types

State and local government entities

Federal agencies:

- Internal Revenue Service
- Treasury Department

Schools and universities

Non-profit organizations

Foundations

Hospitals

Corporate and Public Finance Strategies

Complete a finance-related internship to build skills and learn about the work environment.

Seek leadership roles in campus organizations such as treasurer.

Develop strong computer skills, including spreadsheets, databases, and presentation software.

Sharp analytical skills are crucial in this industry.

Earn an MBA to reach the highest levels of corporate finance.

Learn another language to prepare 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

Banking Employers

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**

Banking Strategies

Gain a solid background in business including marketing and accounting.

Get experience through part-time, summer, or internship positions in a financial service firm.

Develop strong interpersonal and communication skills in order to work well with a diverse clientele.

Insurance

Claims analysis

Underwriting

Risk management

Sales

Actuarial science

Loss control

Insurance Employers

Life insurance firms

Property and casualty
insurance firms

Commercial banks

Savings banks

Insurance Strategies

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 communication skills, as many positions require interaction with others and the ability to explain information clearly and concisely.

Take additional statistics classes to prepare for a career in actuarial 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

Personal Financial Planning Employers

Brokerage firms

Trust companies

Financial partnerships

Multi-line insurance firms

Sole practitioner

Personal Financial Planning Strategies

Gain experience in sales.

Demonstrate a highly motivated and entrepreneurial personality.

Research how one obtains the Certified Financial Planner (CFP) designation.

Develop a solid personal network.

Real Estate

Residential brokerage

Commercial sales

Appraisals

Property management

Real estate portfolio
management

Real Estate Employers

Real estate brokers

Commercial banks

Appraisal firms

Apartment and condominium
complexes

Developers

Large corporations: real estate
departments

Real estate investment trusts

Mutual funds

Real Estate Strategies

Obtain sales experience through part-time, summer or internship positions.

Research how to become a real estate broker through the National Association of Realtors.

Develop an entrepreneurial spirit.

Research apprenticeships in appraisal.

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 Employers

Investment banking firms

Financial services firms

Insurance firms

Commercial banks

Investment Banking Strategies

An MBA is required to move beyond the entry-level analyst position in investment banking. Investment banking is highly competitive.

Be prepared to work many hours of overtime per week, start at the bottom, and pay your dues.

Develop strong analytical and communication skills.

Cultivate personal ambitiousness.

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

Money Management Employers

Portfolio management firms

Commercial banks

Investment banks

Federal Reserve banks

Insurance firms

Money Management Strategies

Most positions require an advanced degree in economics, finance or business and many years of financial experience.

General Finance Information

Quantitative skills are extremely important in finance. Take 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 stay abreast of current events and to learn more about the industry.

Several professional designations and licenses, (e.g., Chartered Financial Analyst or Certified Financial Planner), are available to finance professionals working in a particular area. Earning these designations may help one obtain advanced positions.