Finance and Personal Finance Career Pathways

**Investments**

- Analyze current stock values and future prospects to make recommendations on whether to buy, sell or hold
- Select and manage investments to meet the goals of an investor or group of investors (Investments might include equity, fixed income and derivative securities, as well as others)
- Provide investment advice, portfolio performance evaluations and quantitative analysis
- Analyze financial information to produce forecasts of business, industry and economic conditions for use in making investment decisions

*Job Titles:* Financial Analyst, Portfolio Manager, Portfolio Marketing Manager, Investment Advisor, Mutual Fund Analyst, Hedge Fund Principal/Trader, Commodities or Derivatives Trader

**Banking**

- Evaluate business and consumer loan applications
- Project a company's future cash flow and evaluate a company's current financial stability
- Make loans to businesses and individuals
- Oversee all activities at a bank including opening new accounts, loan origination, customer services and relations, foreign exchange and safe deposit boxes
- Deliver trust services, financial products and advice to bank customers
- Make mortgage loans to homebuyers and businesses

*Job Titles:* Credit Analyst, Loan Officer, Branch Manager, Trust Officer, Mortgage Banker

**Corporate Finance**

- Supervise treasury department, which involves financial planning, raising funds, cash management, and acquiring and disposing of assets
- Analyze financial information to produce forecasts of business, industry and economic conditions for use in making investment decisions
- Establish policies for granting credit to suppliers and set guidelines for collecting on credit
- Manage short-term credit needs and cash availability of a company
- Manage pension fund assets, set up employee 401(k) plans, and determine health care benefits and policies

*Job Titles:* Treasurer, Financial Analyst, Credit Manager, Cash Manager, Benefits Officer, Real Estate Officer, Investor Relations Officer, Controller

Professionals within the financial world often transition between finance and personal financial planning career pathways.
### Finance and Personal Finance Career Pathways

#### Real Estate
- Sell residential properties by contracting services to real estate broker
- Market office buildings, hotels or other types of commercial real estate
- Provide unbiased estimates of a property's value
- Negotiate leases ensuring tenants are satisfied, rent is paid and rents reflect market trends
- Manage apartment complexes or other rental properties
- Select property for purchase by institutional investors
- Develop new real estate by managing labor, establishing time estimates, and getting appropriate equipment operators and construction crews

**Job Titles:** Residential Real Estate Agent/Broker, Commercial Real Estate Sales Agent, Real Estate Appraisal Agent, Property Manager, Real Estate Advisor, Real Estate Developer/Construction Manager

#### Insurance
- Advise individuals and organizations on the use of insurance to protect them from the risk of financial loss related to various hazards
- Identify potential hazards and help to eliminate them or make recommendations for dealing with the risks
- Decide whether and at what price to provide insurance to applicants seeking coverage
- Negotiate insurance claims with people who have experienced loss

**Job Titles:** Agent and Broker, Claims Adjuster, Loss Control Specialist, Risk Manager, Underwriter

#### Personal Financial Planning
- Advise clients on financial plans using knowledge of tax and investment strategies, securities, insurance, pension plans and real estate
- Assess client's assets, liabilities, cash flow, insurance coverage, tax status and financial objectives to establish saving and investment strategies
- Implement financial planning recommendations; sell stocks, bonds, mutual funds and insurance, if licensed to do so
- Manage portfolios for clients to meet their short and long term goals

**Job Titles:** Financial Advisor, Portfolio Manager, Financial Planner, Account Executive, Certified Financial Planner™ (CFP®), Investment Advisor

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