

# Finance

## Personal Financial Planning

### Investments

Buy and hold fixed income securities including mortgage-backed, corporate bonds, munis, agency securities, and asset-backed securities; Select and manage investments that meet the goals of a group of investors; Provide investment advice, performance evaluations, and quantitative analysis to the money management sector; Analyze financial information to produce forecasts of business, industry, and economic conditions for use in making investment decisions

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

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 setting 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

Treasurer, Financial Analyst, Credit Manager, Cash Manager, Benefits Officer, Real Estate Officer, Investor Relations Officer, Controller

### 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 to institutional investors; Develop new real estate by managing labor, establishing time estimates, and getting appropriate equipment operators and construction crews

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 how to protect items of value by selling insurance contracts; Negotiate insurance claims with people who have experienced loss; Identify potential hazards and help to eliminate them; Identify risks of a company and make recommendations for dealing with the risks; Decide whether to provide insurance to applicants seeking coverage

Agent and Broker, Claims Adjuster, Loss Control Specialist, Risk Manager, Underwriter

\*Professionals within the financial world often transition between finance and personal financial planning career pathways.

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 investment strategies; Implement financial planning recommendations; Sell stocks, bonds, mutual funds, and insurance, if licensed to do so

Financial Advisor, Portfolio Manager, Financial Planner, Account Executive, Certified Financial Planner (CFP), Investment Advisor