WHAT IS FINANCE?

THE VALUATION, MANAGEMENT, AND MEASUREMENT OF RISK OF FINANCIAL ASSETS. Finance addresses the ways in which individuals and businesses raise, allocate, and use monetary resources over time. In a corporate setting, financial information is used to make decisions about expenses, invest in assets, and increase a firm’s worth in the stock market. Likewise, individuals need guidance in making personal investment decisions to meet their financial goals and an evaluation of the risks involved. Many CEOs and top business executives possess a background in finance.

FINANCE INDUSTRIES

COMMERCIAL BANKING. Provide banking services to large and small businesses, non-profits, and individuals; Serve as a "financial supermarket" to offer lending packages, underwrite bonds and other securities, and manage cash, treasury, and other types of merchant banking; Employs more people than any other area in finance.

INVESTMENTS & FINANCIAL PLANNING. Connect buyers and sellers in financial markets, sell securities, assist investors, and conduct trades; Offer financial advice to help with investments, taxes, and insurance decisions; High salary potential results in strong competition for jobs.

RISK MANAGEMENT & INSURANCE. Help individuals and businesses protect themselves from catastrophic losses and anticipate potential problems; Examine risk with regard to property, liability, and health insurance; Most stable jobs in the finance industry.

REAL ESTATE. Manage real estate ventures for firms and individuals overseeing areas related to construction, mortgage banking, property management, and real estate development; Real estate serves as collateral for a firm’s borrowing or loans and is important in long-term fiscal planning.

PREPARING FOR YOUR CAREER...

AS CITED BY TOP AREA RECRUITERS, YOU WILL NEED:

- A knowledge of the financial services industry and financial statements
- The ability to analyze information, extract data, identify valid conclusions, and report outcomes
- Quantitative or programming skills with advanced use of Excel spreadsheets
- The ability to lead and work in teams with strong communication skills

FINANCE CERTIFICATIONS

- Certified Financial Planner (CFP)
- Chartered Financial Analyst (CFA)
- Certified Fund Specialist (CFS)
- Chartered Financial Consultant (ChFC)
- Certified Investment Management Analyst (CIMA)
- Chartered Life Underwriter (CLU)

You might enjoy finance if you did well in algebra or statistics; you’re a whiz at Excel spreadsheets; you like to set long-term goals; people call you a problem-solver; you’re able to set and keep a budget; you work well under pressure; you like negotiating and working with people.

RIGHT NOW IN FINANCE

Charlotte is the 3rd largest banking center in the US

The highest rates of job growth are in commercial banking and savings institutions. Candidates who are licensed to sell insurance or securities have a favorable outlook.

This field can be highly competitive and involves long working hours and stress/pressure for deadlines.
QUICK FACTS
FOR FINANCIAL ADVISORS:
FIELD GROWTH:
+39% IN NORTH CAROLINA
+15% NATIONALLY

NC SALARY RANGE: $45,120 - $208,000+

MEDIAN NATIONAL INCOME: $90,530

AT OVER DOUBLE THE NATIONAL RATE OF GROWTH, NC IS A LOCATION WITH A BRIGHT OUTLOOK FOR FINANCIAL ADVISORS.

SOURCE:onetonline.org

UNC CHARLOTTE GRADS
84.07% of 2017 UNC Charlotte finance graduates were employed full time, and graduates were already working in 8 different states. Their average salary was $51,196.97. *(with a 72.10% knowledge rate)

GET INVOLVED!
STUDENT ORGANIZATIONS & PROFESSIONAL ORGANIZATIONS

ON CAMPUS
Student Managed Investment Fund at UNC Charlotte

STUDENT CHAPTERS OF PROFESSIONAL ORGANIZATIONS
Financial Management Association
Gamma Iota Sigma
Association of Latino Professionals for America

PROFESSIONAL ORGANIZATIONS
Society of Financial Service Professionals
Financial Planning Association of Charlotte
Association for Financial Professionals
Risk Management Association
The Risk & Insurance Management Society

Internships make candidates more competitive in the job market, and many employers hire entry level positions from their internship programs. More information can be found at belkcollege.uncc.edu/internships

SAMPLE JOB TITLES
FINANCIAL ANALYST • CREDIT ANALYST • PERSONAL FINANCIAL ADVISOR • INSURANCE UNDERWRITER • BROKER / TRADER • ACTUARY • MERGER / ACQUISITIONS MANAGER • FINANCIAL EXAMINER • FINANCIAL MANAGER • LOAN OFFICER

For more information, visit:
Niblock Student Center, Belk College of Business, Friday 305, belkcollege.uncc.edu
University Career Center, Atkins 150, career.uncc.edu