What can I do with a degree in Finance?

**DESCRIPTION OF FINANCE:**
Finance studies address the ways in which individuals, businesses, and organizations raise, allocate, and use monetary resources over time, taking into account the risks entailed in their projects. The James M. Hull College of Business gives students the opportunity to gain the skills and knowledge to value cash flows and assets, analyze the financial performance of firms, and determine strategies to enhance the value of the firm, analyze portfolios, value financial securities, and understand domestic and international capital markets. Our degree program also places a strong emphasis on cultivating an understanding of economics. Areas of study include: corporate finance, investment banking, financial advising, money management, international economics, and more.

**POSSIBLE JOB TITLES OF FINANCE GRADUATES:**
The information below describes typical titles associated with this major. Understand that some of the options listed above may require additional training and/or graduate degrees. Moreover, you are not limited to these options when choosing a career.

<table>
<thead>
<tr>
<th>Job Title</th>
<th>Payroll</th>
<th>Portfolio Manager</th>
<th>Private Banking</th>
<th>Property Management</th>
<th>Real Estate Analyst</th>
<th>Risk Management</th>
<th>Sales Management*</th>
<th>Stockbroker</th>
<th>Trading</th>
<th>Trust Management</th>
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<tbody>
<tr>
<td>Account manager</td>
<td>Credit Analyst</td>
<td>Portfolio Manager</td>
<td>Private Banking</td>
<td>Property Management</td>
<td>Real Estate Analyst</td>
<td>Risk Management</td>
<td>Sales Management*</td>
<td>Stockbroker</td>
<td>Trading</td>
<td>Trust Management</td>
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<tr>
<td>Accountant</td>
<td>Evaluation Analyst</td>
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<td>Analyst</td>
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<td>Branch Manager</td>
<td>Financial Reporting</td>
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<td>Budget Analysis</td>
<td>Financial Services Sales*</td>
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<tr>
<td>Business Analyst</td>
<td>Insurance Sales*</td>
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<td>Business Sale Transactions</td>
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<td>Claims Analysis</td>
<td>Investment Management</td>
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<tr>
<td>Commercial Lending</td>
<td>Investor Banking Analyst</td>
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<tr>
<td>Consultant</td>
<td>Loan Auditing</td>
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<tr>
<td>Corporate Billing*</td>
<td>Patient Finance Coordinator*</td>
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**SAMPLE WORK SETTINGS:**

- Corporate and Public Finance
- Personal Financial Planning
- Money Management
- Banking
- Real Estate
- Accounting
- Insurance
- Investment Banking

**DESIRABLE SKILL SETS FOR FINANCE MAJORS:**

- **Communication (oral/written)**: Accuracy
- **Analytical Skills**: Interpersonal skills
- **Ability to synthesize data**: Supervision
- **Computer knowledge**: Decision-making

**STRATEGIES TO STRENGTHEN EMPLOYABILITY:**

- **Use your electives to cultivate skills.** Recommend: Business Analytics, Salesmanship, or Accounting.
- **Read the Wall Street Journal and other financial news magazines.** This increases your credibility.
- **Maintain a high credit score.** Finance jobs are often able to consider your credit score when hiring.
- **Develop strong interpersonal and communication skills.** Many finance position rely heavily on your ability to build relationships and network successfully.
- **Gain experience through finance internships.** Experience is key to finding employment.
- **Join professional associations in the field of finance or business.** Attend events to network.
- **Develop strong computer skills.** Especially in spreadsheets, databases, and presentation software.
- **Consider relocating to a large city after graduation.** Entry-level finance positions are more plentiful and diverse in financial centers.
- **If you want to remain in Augusta, network extensively during school.** Many entry-level finance positions in Augusta encourage you to build your own base of clients. It is significantly easier to establish relationships while you are a student then when you are working full time to establish a client base.
- **Pursue additional certifications.** Several professional designations/licenses, e.g. Chartered Financial Analyst or Certified Financial Planner, are available to finance professionals working in a particular area.
ELECTRONIC CAREER RESOURCES:
GRU Career Link
www.gru.edu/careerservices
Indeed.com
www.indeed.com
Augusta Hot Jobs
www.augustahotjobs.com

Augusta Help Wanted
www.augustahelpwanted.com
Financial Job Network
www.financialjobnet.com
Financialjobs.com
www.financialjobs.com

Bankjobs.com
www.bankjobs.com
E-Financial Careers (Wall Street Journal Jobs)
http://www.efinancialcareers.com/

PROFESSIONAL ASSOCIATIONS*:
The American Bankers Association
www.aba.com
Association of Accountants and
Finance Professionals in Business
(IMA) - Florida/Georgia Council
www.imanet.org
Association for Financial
Professionals
www.afponline.org
Atlanta Society of Finance and
Investment Professionals (ASFIP)
www.cfajatlanta.org
Corporate Finance Network
http://www.corpfin.net/h/index.html

Financial Management Association
International (FMA)
www.fma.org
Financial Planning Association
(FPA) www.fpanet.org
FPA of Georgia www.fpaga.org
Independent Insurance Agents &
Brokers of America
www.independantagent.com
Institute of Real Estate Management
www.irem.org
National Association of Insurance &
Financial Advisors (NAIFA)
www.naifa.org

National Association of Personal
Finance Advisors
www.napfa.org
Society of Financial Service
Professionals
www.financialpro.org
Technology Association of Georgia
(TAG) - Finance Society
www.tagonline.org
Young Professionals of Augusta
www.ypaugusta.com

* Think about an area you would like to
specialize in when choosing finance
professional associations

FINANCE EMPLOYERS:

<table>
<thead>
<tr>
<th>Name</th>
<th>Headquarters</th>
<th>Branches</th>
<th>Employees</th>
<th>Size Ranking (by deposits)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>US Banks</strong></td>
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<tr>
<td>Bank of America</td>
<td>Charlotte, NC</td>
<td>5377</td>
<td>245,452</td>
<td>2</td>
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<tr>
<td>Wells Fargo</td>
<td>San Francisco, CA</td>
<td>6289</td>
<td>264,900</td>
<td>3</td>
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<tr>
<td>Sun Trust Bank</td>
<td>Atlanta, GA</td>
<td>1497</td>
<td>26,281</td>
<td>9</td>
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<tr>
<td>BB&amp;T Corporation</td>
<td>Winston-Salem, NC</td>
<td>1824</td>
<td>33,642</td>
<td>12</td>
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<tr>
<td>Synovus Financial Corp.</td>
<td>Columbus, GA</td>
<td>280</td>
<td>4,403</td>
<td>30</td>
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<tr>
<td>South Financial Group</td>
<td>Greenville, SC</td>
<td>1275</td>
<td>26,000</td>
<td>62</td>
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<tr>
<td>First Citizens Bancorp, Inc.</td>
<td>Columbia, SC</td>
<td>175</td>
<td>5,000</td>
<td>105</td>
</tr>
</tbody>
</table>

**Brokers/Investment Managements**

<table>
<thead>
<tr>
<th>Name</th>
<th>Headquarters</th>
<th>Branches</th>
<th>Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Edward Jones</td>
<td>St. Louis, MO</td>
<td>11450</td>
<td>35000</td>
</tr>
<tr>
<td>Prudential Financial</td>
<td>Newark, NJ</td>
<td>NA</td>
<td>47000</td>
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<tr>
<td>Merrill Lynch</td>
<td>New York, NY</td>
<td>722</td>
<td>60000</td>
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<tr>
<td>Raymond James</td>
<td>St. Petersburg, FL</td>
<td>2350</td>
<td>7083</td>
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<tr>
<td>Morgan Stanley</td>
<td>New York, NY</td>
<td>765</td>
<td>55000</td>
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<tr>
<td>Goldman &amp; Sachs</td>
<td>Manhattan, NY</td>
<td>73</td>
<td>32900</td>
</tr>
</tbody>
</table>