



QUEEN CITY CAREER GUIDE

FINANCE

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.

PRIVATE EQUITY INVESTMENT & ASSET MANAGEMENT. Private equity investment entails acquiring private companies to enhance their value, aiming for profitable exits. Asset management involves managing clients' investments across diverse asset classes, seeking to maximize returns while balancing risk and achieving financial objectives.

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

SHOWING EXPERTISE IN FINANCE

The CFP, CFA, CFS, ChFC, CIC, CIMA, CLU, CCIM, CPM, and Certified General Real Property Appraiser designations are examples of finance and investment credentials.

UNC Charlotte's Math Finance Early Entry program allows students to save time and money by starting graduate studies as early as their junior year.

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 2ND LARGEST BANKING CENTER IN THE US, WITH OVER \$362 BILLION IN BANKING ASSETS

THE HIGHEST RATES OF JOB GROWTH ARE IN COMMERCIAL BANKING AND SAVINGS INSTITUTIONS.

WITH HQ FOR 8 FORTUNE 500 COMPANIES, CHARLOTTE'S REAL ESTATE JOB OUTLOOK IS VERY POSITIVE WITH POSITIONS FOR UNDERWRITING ANALYSTS AND PROPERTY MANAGERS.

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 ANALYSTS:
FIELD GROWTH:
+13% IN NORTH CAROLINA
+8% NATIONALLY

NC SALARY RANGE: \$63,380- \$159,910

MEDIAN NATIONAL INCOME: \$99,010

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

SOURCE: ONETONLINE.ORG, BLS.GOV

UNC CHARLOTTE GRADS



75% of 2023 UNC Charlotte finance graduates were employed full time. Their average salary was \$64,620. Another 8% were pursuing continuing education.

*with a 96.887% knowledge rate (Next Destination Survey Data)



GET INVOLVED! STUDENT ORGANIZATIONS & PROFESSIONAL ORGANIZATIONS

ON CAMPUS

STUDENT MANAGED INVESTMENT FUND AT UNC CHARLOTTE

STUDENT ORGANIZATIONS

BETA ALPHA PSI (FINANCE)
 GAMMA IOTA SIGMA
 COMMERCIAL REAL ESTATE SOCIETY

PROFESSIONAL ORGANIZATIONS

SOCIETY OF FINANCIAL SERVICE PROFESSIONALS
 FINANCIAL PLANNING ASSOCIATION OF CHARLOTTE
 ASSOCIATION FOR FINANCIAL PROFESSIONALS
 RISK MANAGEMENT ASSOCIATION
 THE RISK & INSURANCE MANAGEMENT SOCIETY
 URBAN LAND INSTITUTE (ULI)
 INSTITUTE OF REAL ESTATE MANAGEMENT (IREM)
 COMMERCIAL REAL ESTATE WOMEN NETWORK (CREW)
 CERTIFIED COMMERCIAL INVESTMENT MEMBER (CCIM)
 NATIONAL ASSOCIATION OF INDUSTRIAL AND OFFICE PROPERTIES (NAIOP)

WHO HIRES UNC CHARLOTTE FINANCE MAJORS?



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.charlotte.edu/internships

SAMPLE JOB TITLES IN FINANCE

FINANCIAL ANALYST • CREDIT ANALYST • PERSONAL FINANCIAL ADVISOR
 WEALTH MANAGER • RISK MANAGER • INSURANCE
 DATA ANALYST • UNDERWRITER • BROKER / TRADER • ACTUARY •
 MERGER / ACQUISITIONS MANAGER • FINANCIAL EXAMINER • FINANCIAL
 MANAGER • LOAN OFFICER • RELATIONSHIP MANAGER • AGENT



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

