

# Finance

Life decisions require a rational and systemic way of thinking, to help you decide what information is relevant or not. If learning how to make solid, rational decisions intrigues you, finance is a field for you.

San José State University offers three areas of finance: corporate finance, investments, and financial institutions. Corporate finance courses prepare you for the financial analysis and planning essential to business enterprise. Investments emphasize the decision-making processes required to analyze the valuation of securities, such as stocks or bonds, and the principles of managing an investment portfolio. Financial institutions provide both an external and internal focus. The external focus emphasizes the function of money and capital markets. The internal focus gives the perspective of a manager of a financial institution such as commercial bank, savings and loan, or life insurance company. The program prepares students for careers such as financial officer of a corporation or a financial institution responsible for investment and financing decisions.

The curriculum requires students to take one course in each area – corporate finance, investments and financial institutions, and then allows them to focus in one of those three areas of study. The curriculum also includes an awareness of moral and ethical considerations involved in their field; and incentives to grow and keep pace with ever-changing issues, conditions, forces and ideas.

According to the Bureau of Labor Statistics, financial positions are among the fastest growing occupations. Beginning annual compensation can range from the low \$50Ks to high \$60Ks. The opportunities are diverse and the possibilities unlimited. Regardless of economic conditions – whether strong or weak – a well-prepared analyst is a critical part of any organization. Successful professionals can be promoted to Chief Financial Officer (CFO) or controller in a corporation. Others may opt to start their own businesses.

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Career options are promising and opportunities unlimited for students studying finance.

## Potential career paths:

- Financial analyst
- Credit analyst in a financial institution; banks, credit union, etc.
- Investment analyst
- Fixed income analyst
- Financial planning/ personal financial advisor
- Corporate treasury
- Risk analyst
- Research analyst
- Profit and loss analyst

