

Finance

Finance is alternatively defined as both the "art and science of managing money." Finance is the processes by which money is transferred among businesses, individuals, and governments. An understanding of finance not only prepares students for a variety of interesting and rewarding careers,



but also equips them to make better decisions as investors throughout their lives. Virtually every business decision has financial implications and determining whether a particular decision will likely create value or destroy it is the underlying principle of the finance discipline.

A Bachelors of Business Administration with a concentration in [Finance](#) at Colorado Mesa University provides students with a foundation in the fundamental areas of business and combines this with advanced knowledge of finance, risk management, securities management, and investment theory.

Additionally, Colorado Mesa offers clubs and organizations, internships, and other professional development opportunities to enable students to develop the professional, academic and social skills that are essential to compete successfully in today's financial job market. Clubs such as a [Phi Beta Lambda](#) aid students in acquiring skills that will set them apart from the average graduate. Members participate in a variety of activities that enable them to develop their own skill set and networks, while contributing to the improvement of the community in which they live, their school, and their chapter.

A person in this career field may:

- Review business and financial information to advise customers on possible trends in markets
- Analyze risks as related to the financial impact on individuals or organizations
- Give presentations on financial services to stakeholders or clients
- Prepare forms or agreements to complete sales of financial products or investments
- Evaluate costs and revenue of agreements to see if they will continue to be profitable
- Interpret data on price, yield, stability, future investment-risk trends, consumer trends, economic influences, and other factors affecting investment
- Inform investment decisions by analyzing financial information to forecast business, industry, or economic conditions
- Develop, coordinate, and or implement financial policies, procedures, and practices
- Plan budgets and evaluate cost data
- Prepare operational and risk reports

Related Skills and Characteristics

- Analyze and interpret data
- Critical thinking
- Problem solving
- Numerical computation
- Leadership
- Sound decision-making
- Oral & written communication
- Organizing activities
- Computer literacy
- Flexibility
- Coordinating activities
- Directing activities and staff
- Team player
- Cross-cultural skills
- Interpersonal skills

Organizations that Commonly Employ Business Economics Majors:

- Banks
- Businesses
- Brokerage Firms
- Educational institutions
- Financial Institutions
- Government agencies
- Investment Firms
- Insurance companies
- Law Firms
- Trade and labor organizations

Related Careers:

- Bank Officer
- Bond Trader
- Business Forecaster
- Business Manager
- Cash Manager
- Chamber of Commerce Analyst
- Chief Financial Officer
- Commodities Trader
- Commodity/Industry Analyst
- Compensation/Benefits Administrator
- Consultant
- Cost Analyst
- Credit Analyst
- Entrepreneur
- Estate Planner
- Financial Analyst
- Financial Officer
- Financial Planner
- Financial Reporter
- Government Administrator
- Industrial Broker
- Industrial/Institutional Buyer
- Intelligence Agent
- Insurance Agent
- International Trade Specialist
- Investment Counselor
- Journalist
- Loan Officer
- Management Consultant
- Market Research Analyst
- Mortgage Banker
- Pension Fund Manager
- Portfolio Manager
- Project Manager
- Retail Bank Manager
- Securities
- Securities Trader
- Stockbroker
- Trust Officer
- Underwriter

Note: Some of the occupations listed above may require additional education, experience, or training beyond a Bachelor's Degree. To research these occupations further, use the Career Research Resources links below.

Career Research Resources:

Use these sites to research information about specific occupations such as nature of the work, training or qualifications, employment or job outlook, projections, earnings and wages.

O*NET-Online: <http://www.onetonline.org>

The U.S. Department of Labor

- In the occupational search box type in key words, job titles, or occupational codes to research various careers.

Occupational Outlook Handbook: <http://www.bls.gov/ooh/>

The Bureau of Labor Statistics

- **View OOH information on Finance** at <http://www.bls.gov/ooh/business-and-financial/home.htm>
- Use the A-Z index to select the occupation you are researching.

My Future.com: <http://www.myfuture.com>

The Department of Defense

- This site compiles information from departments of [Commerce](#), [Education](#) and [Labor](#).

Organizations and Associations:

- Association for Financial Professionals: <http://www.afponline.org/>
- American Bankers Association: www.aba.com/
- Certified Financial Planner Board of Standards: <http://www.cfp.net/>
- Colorado Department of Regulatory Agencies Home Page: <http://www.dora.state.co.us/>
- Financial Industry Regulatory Authority: <http://www.finra.org/index.htm>
- Financial Management Association: <http://www.fma.org/>
- Financial Planning Association: <http://www.fpanet.org/>
- American Economic Association: <http://www.aeaweb.org>
- The American Real Estate and Urban Economics Association: <http://www.areuea.org/>
- US Securities and Exchange Commission: <http://www.sec.gov/index.htm>

Job Listings/Job Search Sites:

- Business Job Finder: <http://www.careers-in-business.com>
- Executive and Management Job List: <http://www.nationjob.com/management>
- Jobs Web: <http://www.jobsweb.com>
- The Business Journal: <http://triangle.bizjournals.com/triangle/index.html>
- Financial Planning Association, Career Center: <http://careers.fpanet.org/search.cfm>
- eFinancialCareers: <http://www.efinancialcareers.com>
- Nation Job: <http://www.nationjob.com> (Search by Banking)
- College Grad.com: <http://www.collegegrad.com>
- Best Jobs USA: <http://www.bestjobsusa.com>
- Securities and Exchange Commission Recruitment Center: <http://sec.futurestep.com/sec>