

Finance: Banking Related, Business / Financial Management ,Investment and Planning / Insurance Services

Occupations in Field	Projected Income (Annual Mean Wage)	Education Required	Licensing/Credentials Required (by State)
Bill / Account Collectors	33,100	Diploma (Some college is preferred)	N/A
Bank Teller	23,980	Diploma + On the Job Training	N/A
Financial Analysts		Bachelors Required, Masters Preferred.	The Financial Industry Regulatory Authority (FINRA) is the main licensing organization for the securities industry. Depending on an individual's work, different licenses may be required, although buy side analysts are less likely to need licenses. The majority of these licenses require sponsorship by an employer, so companies do not expect individuals to have these licenses before starting a job.
Accounting Clerk, Bookkeeper	35,340	Minimum of High School Diploma; Increasing preference for Associates degree in Business or Accounting	Voluntary designation Certified Bookkeeper offered by the American Institute of Professional Bookkeepers may be beneficial.
Accountant / Auditor	68,960	Minimum of Bachelors Degree in Accounting; some employers prefer a MBA in Business with a concentration in accounting	Any accountant who files a report with the Securities and Exchange Commission must be a Certified Public Accountant (CPA). CPAs must be licensed by their State Board of Accountancy . Other professional certifications provide a distinct advantage in the job market. Accountants and auditors can seek credentials from a wide variety of professional societies including... <ul style="list-style-type: none"> • The Institute of Management Accountants confers the Certified Management Accountant (CMA) designation

			<ul style="list-style-type: none"> • The Institute of Internal Auditors offers the Certified Internal Auditor (CIA) designation as well as the designations of Certified in Control Self-Assessment (CCSA), Certified Government Auditing Professional (CGAP), and Certified Financial Services Auditor (CFSA) • Information Systems Audit and Control Association (ISACA) confers the Certified Information Systems Auditor (CISA) designation • For those accountants with their CPA, the American Institute of Certified Public Accountants (AICPA) offers the option to receive any or all of the Accredited in Business Valuation (ABV), Certified Information Technology Professional (CITP), or Personal Financial Specialist (PFS) designations.
Cost Estimator	62,060	Bachelors Degree	Voluntary certification can be beneficial to cost estimators. In some instances, individual employers may even require professional certification for employment. The American Society of Professional Estimators (ASPE) , the Association for the Advancement of Cost Engineering (AACE International) and the Society of Cost Estimating and Analysis (SCEA) administer certification programs.
Comptroller or Financial Manager	116,970	A bachelor's degree in finance, accounting, economics, or business administration.	Financial managers may exhibit their competency by attaining professional certification. Many associations offer professional certification programs. For example <ul style="list-style-type: none"> • The CFA Institute confers the

			<ul style="list-style-type: none"> Chartered Financial Analyst The Association for Financial Professionals confers the Certified Treasury Professional credentials Financial managers who specialize in accounting or budgeting may earn the Certified Management Accountant (CMA) designation..
Personal Financial Advisors / Counselor	91,220	Bachelors Degree required, Masters Degree may be preferred.	Personal financial advisors who directly buy or sell stocks, bonds, insurance policies, or specific investment advice need a combination of licenses that varies based upon the products they sell. In addition to those licenses, smaller firms that manage clients' investments must be registered with state regulators, and larger firms must be registered with the Securities and Exchange Commission. Personal financial advisors who choose to sell insurance need licenses issued by State boards. State licensing board information and requirements for registered investment advisors are available from the North American Securities Administrator Association .
Securities, Commodities, and Financial Services Sales Agents	95,130	Bachelors Degree required; Masters (MBA) preferred.	There are many licenses available, each of which gives the holder the right to sell different investment products and services.
Actuaries	98,620	Bachelors Degree + Passing Initial actuarial exam	Professional Certification is required. Two professional societies sponsor programs leading to full professional status in their specialty: the Society of Actuaries (SOA) and the Casualty Actuarial Society (CAS) .

<p>Claims Adjuster, Examiner or Investigator</p>	<p>60,200</p>	<p>No formal education requirements beyond diploma. BS degree is helpful.</p>	<p>Licensing requirements for claims adjusters, appraisers, examiners, and investigators vary by State. Some States have few requirements, while others require either the completion of pre-licensing education, a satisfactory score on a licensing exam, or both. Earning a voluntary professional designation can sometimes substitute for completing an exam. In some States, claims adjusters employed by insurance companies can work under the company license and need not become licensed themselves.</p>
<p>Insurance Sales Agents</p>	<p>62,520</p>	<p>Bachelors Degree preferred.</p>	<p>Insurance sales agents must obtain a license in the States where they plan to work. Separate licenses are required for agents to sell life and health insurance and property and casualty insurance.</p>