

# JOBS IN FINANCE FOR NON-BUSINESS MAJORS

## **Certified Financial Planner**

Certified Financial Planners assess the financial needs of individuals and help them with investments (such as stocks and bonds), tax laws, and insurance decisions. Planners help clients design short-term and long-term goals, such as education expenses and retirement. They recommend investments to match the clients' goals. They invest clients' money based on the clients' needs.

The Department of Family & Consumer Studies at the University of Utah offers this program as an undergraduate major. Visit: <http://fcs.utah.edu/undergraduate/financial-planning.php>

## **Personal Finance Counselor**

A financial counselor works with customers in a one-on-one setting assisting clients with establishing personal budgets, evaluating debt loads, setting financial goals, and developing a plan of action. A certification is typically required to ensure that individuals have been trained and tested in counseling skills, ethics, and the fundamentals of personal finance management.

## **Personal Finance Educator**

A financial educator works with consumers in a group or community setting to teach clients to establish personal budgets, evaluate debt loads, set financial goals and develop plans of actions. Certifications are usually needed to ensure that individuals have been trained and tested in education techniques, the elements of financial management and the various published content standards in financial literacy.

## **Housing Counselor**

A housing counselor provides education and counseling services related to homeownership. A certification is required to assure that the individual conforms to the Department of Housing and Urban Development's Housing Counseling Program Final Rules regarding education and counseling as well as to align with the standards developed by the Advisory Council for the National Homeownership Industry Standards for Homeownership Education and Counseling.

## **Financial Services Sales Agents**

Financial Services Sales Agents deal with a wide range of products and clients. Agents spend much of the day interacting with people, whether selling stock to an individual or discussing the status of a merger deal with a company executive.

## **Financial Analyst**

Financial Analysts evaluate investment opportunities by evaluating current and historical data, study economic and business trends, and recommend individual investments. They work in banks, pension funds, mutual funds, and other businesses. They are also called securities analysts and investment analysts.

## **Budget Analyst**

Budget Analysts advise various institutions including government, universities, and business on how to organize their finances. They prepare annual and special reports and evaluate budget proposals. They analyze data to determine the costs and benefits of various programs and recommend funding levels based on their findings.

## **Utah System of Higher Education**

UHEAA is a Utah state government agency and part of the Utah System of Higher Education. They work in helping students finance higher education by educating them in saving for college. The Utah System of Higher Education also encourages students to pursue scholarships, grants, and careful borrowing.

## **Credit Counselor**

Advise and educate individuals or organizations on acquiring and managing debt. May provide guidance in determining the best type of loan and explaining loan requirements or restrictions. May help develop debt management plans, advice on credit issues, or provide budget, mortgage, and bankruptcy counseling.

## **Loan Officer**

Loan officers use a process called underwriting to assess whether applicants qualify for loans. After collecting and verifying all the required financial documents, the loan officer evaluates this information to determine the applicant's loan needs and ability to pay back the loan. Some firms underwrite loans manually, calculating the applicant's financial status by following a certain formula or set of guidelines.



## **PERSONAL MONEY MANAGEMENT CENTER**

THE UNIVERSITY OF UTAH

The Personal Money Management Center exists to provide an exceptional resource as part of Student Affairs at the University of Utah for the primary benefit of the diverse student body, where all are provided education, guidance and counseling in matters of personal finance. This is accomplished in an atmosphere of safety, confidentiality, competence and trust.

## **Internship Opportunities**

If you are interested in learning more about the financial industry, you may want to volunteer with the Personal Money Management Center. The Center can help you gain hours for certifications such as Accredited Financial Counselor and Financial Planner. It is also a great opportunity to see if working with people in the financial industry is right for you.

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Mon – Fri 8 am to 5 pm

[www.personal-money-management.utah.edu](http://www.personal-money-management.utah.edu)

