

THE UNIVERSITY OF TEXAS AT EL PASO

College of Business Administration

FINANCE



What is Finance?

- "Finance" is a broad term that describes two related activities: the study of how money is managed and the actual process of acquiring needed funds.
- Because individuals, businesses and government entities all need funding to operate, the field is often separated into three sub-categories: personal finance, corporate finance and public finance.

What does a Finance major actually Do?

- Research and recommend investments
- Manage clients' portfolios
- Provide strategic and financial advice to clients
- Analyze and prepare financial statements
- Analyze market/economic trends

Finance majors (usually....)

- Finance majors usually have:
 - Attention to detail
 - Teamwork skills
 - Strong math skills
- Finance majors usually are:
 - Self-driven
 - Highly analytical
 - Goal-oriented

Financial Analyst VS General Finance

- **Financial Analyst:** Financial analysts help businesses and individuals decide how to invest their money. Financial analysts assess the performance of stocks, bonds, and other types of investments. Financial analysts study the financial statements of a company and analyze sales, costs, tax rates and other data in order to determine a company's value by projecting its future earnings.
- **General Finance:** The Finance major provides students with the theoretical framework and analytical tools and techniques to handle a variety of finance and business functions. The program is designed to prepare a student for financial positions with non-financial corporations, the financial services industry, energy companies, small businesses, and real estate firms.

Career Paths in Finance

- Investment Banking
- Personal Finance
- Asset Management
- Sales and Trading
- Investment Research
- Financial Advisory
- Portfolio Management
- Corporate Finance
- Insurance

Work Environment

- Financial analysts held about 253,000 jobs in 2012. They work primarily in offices, but travel frequently to visit companies or potential investors.
 - Many financial analysts work at large financial institutions based in New York City or other major financial centers.
 - In 2012, about 45 percent of financial analysts worked in finance and insurance industries. They worked primarily for security and commodity brokerages, banks and credit institutions, and insurance carriers. Others worked throughout private industry and for government.
- Financial managers held about 532,100 jobs in 2012. They work in many industries, including banks and insurance companies. They work closely with top executives and with departments that develop the data financial managers need.

Major Requirements at UTEP's COBA

In addition to core business courses, Finance majors are also required to take:

General Finance	
FIN 3315	Investments
FIN 4310	Managerial Finance
6 FIN Electives	

Financial Analysts	
FIN 4315	Portfolio Analysis
FIN 4316	Analysis of Derivatives
FIN 4318	Financial Analysis of the Firm and Its Valuation
FIN 4325	International Finance
4 FIN Electives	
1 Business Elective Upper Division	

SEE ONLINE CATALOG FOR COURSE DESCRIPTION: degreeplans.utep.edu

Sample Job Titles

- Personal Financial Planner
- Commercial Bank Management
- Savings and Loan Management
- Investment Banking
- Sales & Trading
- Stock Brokerage
- Insurance
- Security Analysis
- Trust Management

Job Outlook for Finance

- Employment of financial analysts is projected to grow 16% from 2012 to 2022, faster than the average for all occupations. A growing range of financial products and the need for in-depth knowledge of geographic regions are expected to lead to strong employment growth.
- Employment of financial examiners is projected to grow 6% percent from 2012 to 2022, slower than the average for all occupations. New regulations will likely create a need for more examiners, though declining employment in federal government will slow growth for these workers.

Internship Opportunities

- Lockheed Martin
- Bank of America
- Census Bureau
- JPMorgan Chase
- IBM
- Goldman Sachs
- Johnson & Johnson

Top Hiring Companies at UTEP

- Lockheed Martin
- Edward Jones
- Vanguard
- El Paso Electric Company
- Wells Fargo

Collegiate Student Organizations at UTEP

Financial Management Association

Mission-Statement: To act as a liaison between students and the business community; provide opportunities for leadership, professional training, employment, and other professional development activities.

Association of Latino Professionals in Finance and Accounting

Mission-Statement: To create opportunities, add value, build relationships for its members, the community and its business partners while expanding Latino Leadership in the global workforce.

Financial Management Association (FMA) and Association of Latino Professionals in Finance and Accounting (ALPFA)



10 Reasons Why You Should Join a Student Organization

- Meet business professionals
- Build leadership and business skills
- Make friends with common career goals
- Go on company tours
- Attend social networking events
- Make a difference in your community
- Compete in national conferences/competitions
- Travel!!!
- Internship opportunities
- Secure your dream job

Department Contact Information

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