



# FINANCE

A concentration in Finance opens up a variety of different career paths, which can be classified largely into investments, corporate finance and commercial banking. Investments jobs are about making money via stocks, bonds, derivatives or venture capital; thus, they require a strong understanding of how to value securities. Corporate finance careers also require an understanding of valuation, but the emphasis is on valuing projects and not on securities. For example, a student focusing on corporate finance might work for the CFO of a large company and help decide on capital expenditures for new factories, marketing budgets for ad campaigns, or how to price the company's product. Commercial banking combines the two areas because banks focus on interest rates but they lend to companies. Commercial banking also encompasses real estate lending (home mortgages), banking services, and personal loans.

Finance students learn valuation from their introductory courses as well as from the courses on investments, fixed income, derivatives, international finance and trading. These are also helpful for a career in banking. Students interested in the corporate finance area should instead focus their coursework more on corporate finance, the corporate financial policy course, and entrepreneurial finance. Students may continue their training by enrolling in the Masters of Finance or MBA programs. After that, or potentially after their undergraduate programs finish, they may pursue the CFA certification.

## SKILLS

### TECHNICAL

- **Develop** superior knowledge of MS Excel.
- **Ability** to discount cash flows for net present value or bond prices.
- **Know** how to apply statistics in finance, including CAPM.

### SOFT

- **Analytical Skills:** Ability to analyze financial statements and recommend appropriate action.
- **Communication Skills:** Ability to effectively interpret and communicate results.
- **Interpersonal Skills:** Ability to thrive in a fast-paced environment.

## GET INVOLVED

- Alpha Kappa Psi
- Association of Latino Professionals for America
- Beta Alpha Psi
- Delta Sigma Pi
- Hylander Financial Group
- Future Business Leader of America - Phi Beta Lambda
- Latino Business Student Association
- Management Information Systems Society at UCR
- Phi Chi Theta
- Undergraduate Business Association





**School of Business**  
A. GARY ANDERSON GRADUATE  
SCHOOL OF MANAGEMENT

**UNDERGRADUATE OFFICE**

OLMSTED HALL 2340

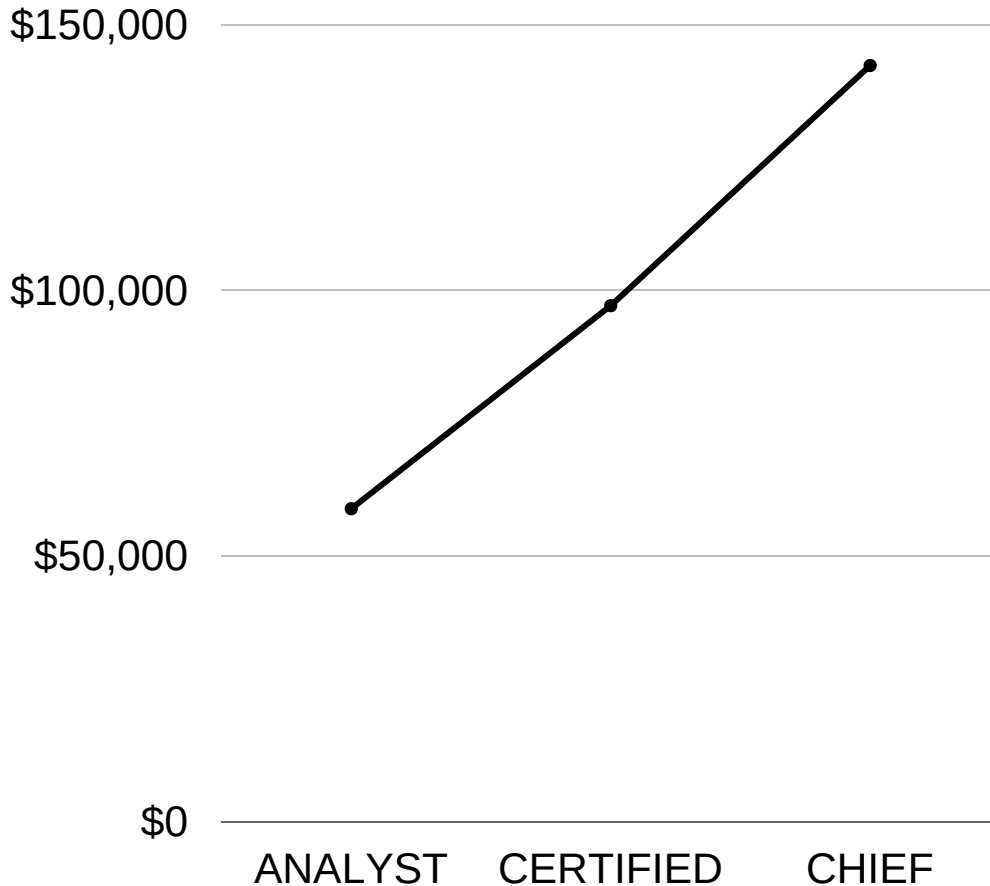
BUSINESS.UCR.EDU

UNDERGRADBUSINESS@UCR.EDU

(951) 827 4551

**CAREERS**

**EMPLOYERS**



**ENTRY-LEVEL**

**MID-LEVEL**

**EXECUTIVE-LEVEL**

Financial Analyst  
Loan Underwriter  
Budget Analyst  
Financial Advisor

Certified Financial Planner (CFP)  
Senior Financial Analyst  
Financial Associate  
Equity Analyst

Chief Financial Officer (CFO)  
Managing Director  
Director of Finance  
Corporate Controller



**FOR MORE INFORMATION**

**JOBS AND INTERNSHIP SITES**

HANDSHAKE.UCR.EDU  
INDEED.COM  
LINKEDIN.COM

**INDUSTRY RESEARCH**

CFA INSTITUTE  
THE PHD PROJECT  
PRIMIA

*\*Salaries are highly dependent on location, company type, candidate experience / education. For the purposes of this guide we are providing average starting salaries of certain careers as determined by the National Association of Colleges and Employers (NACE), overall average salaries as determined by the U.S. Bureau of Labor Statistics (BLS), as well as supplemental information found from various industry-specific sources.*