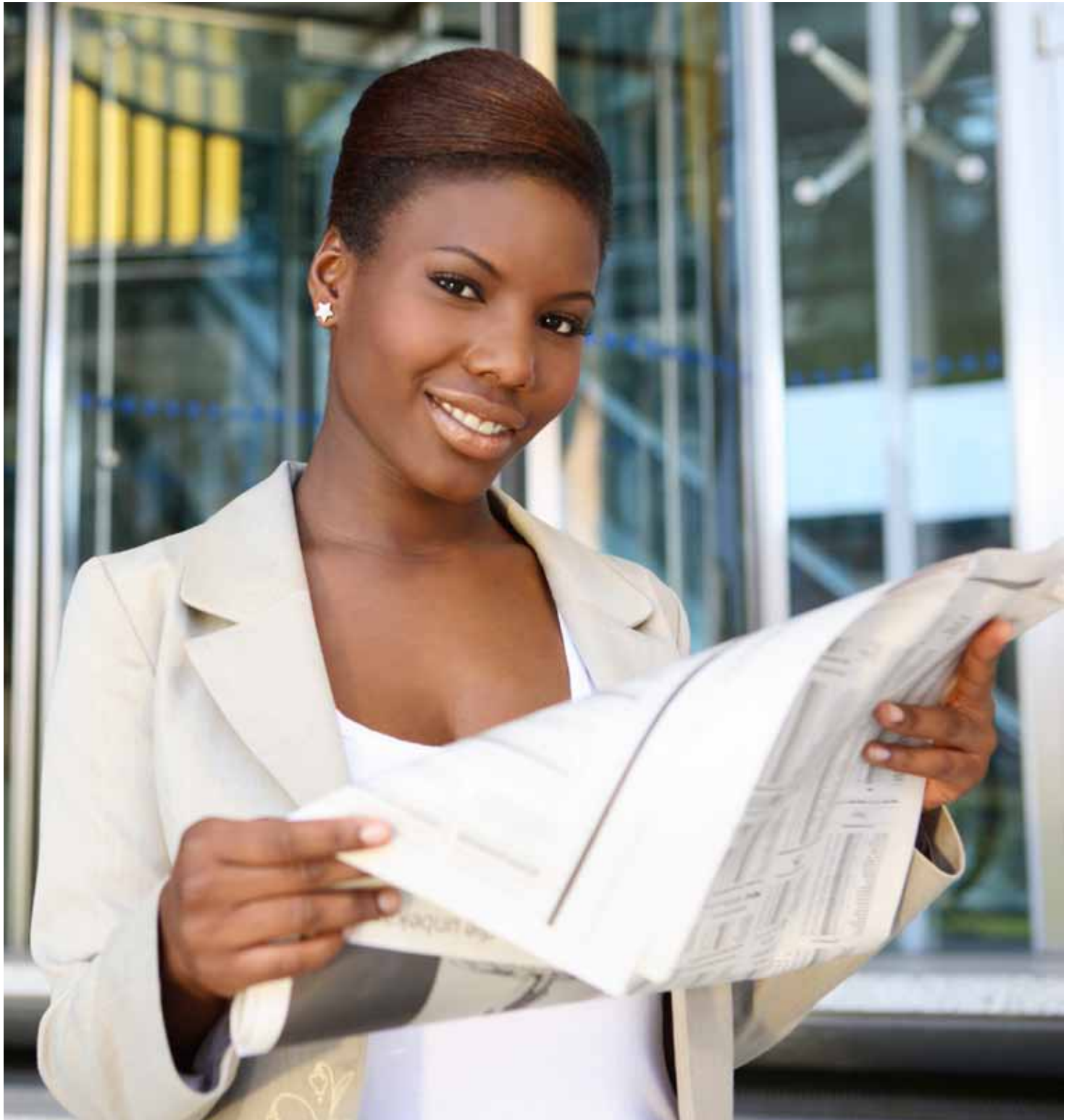


BE A PART OF

Finance



The first part of the document discusses the importance of maintaining accurate records of all transactions. This includes not only sales and purchases but also the various expenses incurred in the course of the business. It is essential to have a clear and concise system for recording these transactions, as this will be crucial for determining the profit of the business and for preparing the financial statements.

The second part of the document deals with the calculation of the profit of the business. This is done by subtracting the total expenses from the total sales. It is important to note that the profit calculated in this way is the gross profit, and it does not take into account the various taxes and other charges that may be applicable.

The third part of the document discusses the preparation of the financial statements. These statements, which include the balance sheet, the profit and loss account, and the cash flow statement, provide a comprehensive overview of the financial performance of the business over a given period. It is essential to ensure that these statements are prepared accurately and in accordance with the relevant accounting standards.

Finally, the document discusses the importance of reviewing the financial statements regularly. This will allow the business owner to identify any areas where the business is not performing well and to take corrective action as necessary. It will also provide a clear picture of the overall financial health of the business and help to inform any decisions that may need to be made.

# Count on Your Success — Consider Careers in Finance

“The banking world is no longer just about opening up a checking account or depositing your paycheck each week. Banking has evolved from a number crunching industry to a much more diverse business. From computer programmers to accountants to human resource managers, the career possibilities in finance are endless in today’s ever-changing financial economy.”

— Kathleen Abraham  
CRA Officer/CDFI Coordinator  
Security Federal Bank

**D**o you think a career in finance sounds boring? You might think again. Financial services are among the most vital fields in American life. Every news program includes a mention of closely followed stock indexes. For example, entire television channels, such as CNBC, and major publications, such as *The Wall Street Journal*, focus almost exclusively on the topics of business and finance.

Professionals in these fields are at the heart of the American system of capitalism, government and free enterprise. They are responsible for handling money, both electronically and in hard currency and paper, and for understanding how money is made and where it goes.

They take a central role in millions of Americans’ lives by recommending how their life savings are invested and how to plan for their children’s education and their own

retirement. They help insure against financial disaster from medical crises and business failures.

They are responsible for ensuring that this all happens within the laws of the land – and within the best practices available in their field. For example, business analysts are responsible for ensuring their companies’ operations are as profitable and efficient as possible.

A career in the related fields of accounting, insurance, banking and business finance can range from bookkeeping at a family store to taking the helm of a Fortune 500 multinational conglomerate as its president and chief executive officer. The choices and opportunities are as diverse and far-reaching as the American economy itself.



# THE FINANCE CLUSTER

Career clusters are tools to help you decide where to focus your education and training as you formulate and then act on your career goals. They organize what you learn in school around specific professional fields, such as information technology, health sciences and finance.

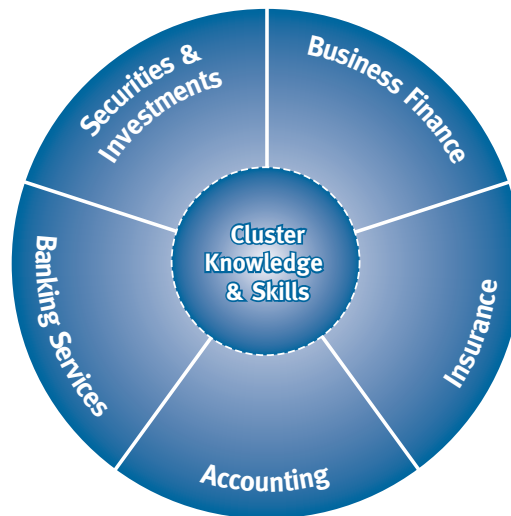
The Finance Cluster is divided into five majors – each of which is based on groups of professions that require similar talents, aptitudes and skills.

These five majors are Accounting, Business Finance, Insurance, Banking Services and Securities & Investments. They all involve working with numbers, of course, and much more. People working in these areas can include stockbrokers, insurance agents, bank tellers and credit analysts and authorizers. They're involved in bookkeeping,

certified public accounting and auditing for private and public organizations. Some of these pursuits include the potential to produce some of the highest incomes in private business in the country.

Careers in the Finance Cluster have seen constant technological and intellectual innovation in recent decades, including new electronic systems for submitting and preparing financial statements and advanced techniques, such as activity-based costing.

These are just a few of the career possibilities in the Finance Cluster. In fact, the South Carolina Career Information System (CIS) counts more than 100 occupations that fall under that broad category.



## Support Careers – Customer Service/Information Technology/Legal/Human Resources

A wide variety of support positions are required in each of the five major finance areas.

- **Customer Service** – In person, on the phone, through live chat online, text messaging and whatever new services come along, trained service representatives are needed to provide crucial front-line contact.
- **Information Technology** – Information Technology careers are critical with the growth of online banking and highly-connected internal and external operating networks.
- **Legal** – Financial and banking firms have an ongoing need for paralegals and senior attorneys experienced in taxes, financial law and helping companies meet the ever-increasing demands of state and federal regulations.
- **Human Resources** – Human resource specialists are needed in small organizations, which often outsource those needs, including payroll administration; and in large organizations which maintain staff of their own, many of whom have their own specialties, such as working with health insurance or retirement benefits and questions.



# ACCOUNTING

**A**ccountants and closely related, auditors, keep track of money, whether at a company, non-profit organization or in government.

Over 20,000 people join public accounting firms in entry-level jobs each year in the United States. These positions open up primarily to new business school graduates, many of whom already had accounting internships in college. Many of them go on to become certified public accountants, the professional equivalent to passing the Bar as an attorney or earning a Ph.D. as an economist.

Jobs ranging from payroll clerks and bookkeepers to financial controllers and chief financial officers, auditors and compliance specialists are all a part of the diverse and rewarding field of accounting, with opportunities for growth and increasing responsibility.

## Education/Credentials

Most accounting and auditing professionals hold at least a bachelor's degree in accounting, business, finance or another related field. An associate's degree and related experience can qualify an individual for a job in this field, and those individuals can often move up in their organizations by demonstrating their skills on the job. Many accountants and auditors choose to go on to earn professional certifications, such as becoming a Certified Public Accountant (CPA).

## Jobs Outlook & Growth Potential

The U.S. Bureau of Labor Statistics (BLS) expects jobs in accounting and the closely related field of auditing to grow faster than the national average for all occupations through 2016. In fact, nearly 226,000 new accounting jobs are expected to be created as the economy expands and demand increases for compliance with new and expanded auditing and accounting requirements in both public and private enterprises.

Accountants and auditors have the potential of moving up in their firms or agencies from entry-level jobs to senior managerial positions, with significant opportunity for advancement. Accounting skills are in demand at a wide variety of businesses, agencies and organizations, presenting the opportunity for movement and advancement.

Earnings in the accounting industry vary significantly by occupation.

## Sample Tasks & Responsibilities

- Establish tables of accounts and assign entries to proper accounts.
- Prepare, examine and analyze accounting records and financial statements.
- Report to management regarding the finances of an establishment.
- Compute taxes owed and prepare tax returns.
- Maintain or examine the records of government agencies.
- Provide internal and external auditing services for businesses or individuals.

## Required Skills

- Mathematics – Using mathematics to solve problems.
- Critical Thinking – Using logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems.
- Monitoring – Monitoring/assessing performance of yourself, other individuals, or organizations to make improvements or take corrective action.
- Judgment and Decision Making – Considering the relative costs and benefits of potential actions to choose the most appropriate one.
- Reading Comprehension – Understanding written sentences and paragraphs in work related documents.

Sample Career Options		
Associate's Degree or Less	Bachelor's Degree	Bachelor's Degree Plus Graduate Degrees and/or Certifications
<b>Annual Salary Range \$30,000-\$50,000</b>	<b>Annual Salary Range \$50,000-\$100,000</b>	<b>Annual Salary Range \$100,000 +</b>
<ul style="list-style-type: none"> <li>• Payables/Receivables Clerk</li> <li>• Bookkeeper</li> <li>• Payroll Clerk</li> <li>• Head Cashier</li> </ul>	<ul style="list-style-type: none"> <li>• Accountant</li> <li>• Budget Analyst</li> <li>• Auditor</li> <li>• Tax Preparer</li> </ul>	<ul style="list-style-type: none"> <li>• Certified Public Accountant</li> <li>• Finance Director</li> <li>• Comptroller</li> <li>• Treasurer</li> </ul>

*NOTE: Salary may differ according to industry, county, region and state.*





# BUSINESS FINANCE

Careers in business finance include financial managers, such as controllers, treasurers and credit managers, as well as cash managers and experts in increasingly complex areas of electronic financial product delivery. They are involved in financial planning, real estate and in military and non-military government positions. These are often high-paying jobs with opportunity for travel and working in teams.

Problem-solving skills and the ability to work well with people – whether selling someone a stock, or helping your company close an acquisition or evaluate the financial risks and rewards of launching a new product – are crucial to success in the world of business finance, and are typically handsomely rewarded.

## Education/Credentials

Entry into the broad area of business finance can require education ranging from a high school diploma to a doctorate, depending on the occupation. A bachelor's degree or an associate's degree and equivalent experience can be expected, and a master's degree in business administration (MBA) is expected in many settings. Competition for these jobs will be stiff, and people with master's degrees and/or certifications and other credentials can expect the best opportunities, according to the U.S. Bureau of Labor Statistics (BLS).

## Jobs Outlook & Growth Potential

The BLS expects employment growth for financial managers to be about as fast as the average for all occupations, with about 570,000 people working in this field by the year 2016. Job growth will be driven by the demand for professionals with expertise to work with both

changing regulatory requirements and increasingly diverse and complex business finance management tools.

The shift from manufacturing and other traditional sectors to new growth industries presents opportunities for the business finance majors who can adapt to new technologies and new industries, especially in the fast-growing “green” industries. Even in traditional areas, significant upward mobility can be found by accomplished finance professionals.

Earnings in the business finance industry vary significantly by occupation.

## Sample Tasks & Responsibilities

- Develop and maintain business plans.
- Evaluate revenue and expense performances.
- Manage business investments.
- Monitor and manage cash flow.
- Attract new businesses and help them obtain financing.

## Required Skills

- Mathematics – Using mathematics to solve problems.
- Active Learning – Understanding the implications of new information for both current and future problem-solving and decision making.
- Judgment and Decision Making – Considering the relative costs and benefits of potential actions to choose the most appropriate one.
- Reading Comprehension – Understanding written sentences and paragraphs in work related documents.
- Management of Financial Resources – Determining how money will be spent to get the work done and accounting for these expenditures.

Sample Career Options		
Associate's Degree or Less	Bachelor's Degree	Bachelor's Degree Plus Graduate Degrees and/or Certifications
<b>Annual Salary Range \$30,000-\$50,000</b>	<b>Annual Salary Range \$50,000-\$100,000</b>	<b>Annual Salary Range \$100,000 +</b>
<ul style="list-style-type: none"> <li>• Clerk/Receptionist</li> <li>• Payments Processor</li> <li>• Office Administrator</li> </ul>	<ul style="list-style-type: none"> <li>• Business Development Consultant</li> <li>• Capital Markets Manager</li> <li>• Compliance Manager</li> </ul>	<ul style="list-style-type: none"> <li>• Chief Financial Officer</li> <li>• Chief Executive Officer</li> <li>• Executive Consultant</li> </ul>

*NOTE: Salary may differ according to industry, county, region and state.*



# INSURANCE

The insurance industry provides protection to individuals against financial losses. The major categories are auto, life, home and health insurance, but there are many others, such as business and marine insurance. The industry itself is becoming increasingly diverse and integrated with financial services.

The insurance industry presents a diverse range of career possibilities. For example, actuaries may analyze and determine the expected life span of people based on a variety of factors. Risk managers work in a variety of industries to determine how likely a business is to fail or succeed, potential weather losses, the potential for injury to employees, and a host of other factors that determine the rates for such things as workers' compensation and inventory and crop insurance. Assessing and insuring environmental risk is another growth area.

## Education/Credentials

Sales and other managerial and professional jobs in the insurance industry generally require a degree in business administration or a related field. Actuarial jobs require specialized coursework and training, with an emphasis on mathematics and statistics. National examinations are required to become fully qualified and generally take five to ten years. Insurance agents and brokers are required to be licensed in most states, requiring specific courses and passing written examinations. Continuing education courses to increase knowledge and keep up with industry changes are expected in many situations.

## Jobs Outlook & Growth Potential

Demand for insurance is expected to continue rising in the United States, but online, direct mail and telephone sales and service could limit job growth openings available. The BLS expects employment of insurance sales agents to increase 12

percent by 2018 and the overall number of actuaries is expected to increase 21 percent by 2018. Earnings in the insurance industry vary significantly by occupation and often by sales performance.

## Sample Tasks & Responsibilities

- Sell various types of policies to businesses and individuals.
- Inspect property, examining its general condition, type of construction and other characteristics, to decide if it is a good insurance risk.
- Perform administrative tasks, such as maintaining records and handling policy renewals.
- Analyze statistical information to estimate mortality, accident, sickness, disability and retirement rates.
- Investigate and assess damage to property and create or review damage estimates.
- Interview or correspond with claimants, witnesses, police, physicians or other relevant parties to determine claim settlement, denial or review.

## Required Skills

- Judgment and Decision Making — Considering the relative costs and benefits of potential actions to choose the most appropriate one.
- Establishing and Maintaining Interpersonal Relationships — Developing constructive and cooperative working relationships with others and maintaining them over time.
- Critical Thinking — Using logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems.
- Negotiation — Bringing others together and trying to reconcile differences.
- Writing — Communicating effectively in writing as appropriate for the needs of the audience.

Sample Career Options		
Associate's Degree or Less	Bachelor's Degree	Bachelor's Degree Plus Graduate Degrees and/or Certifications
<b>Annual Salary Range \$30,000-\$50,000</b>	<b>Annual Salary Range \$50,000-\$100,000</b>	<b>Annual Salary Range \$100,000 +</b>
<ul style="list-style-type: none"> <li>• Insurance Sales Agent</li> <li>• Claims Processor</li> <li>• Claims Examiner</li> <li>• Help Desk Clerk</li> </ul>	<ul style="list-style-type: none"> <li>• Underwriter</li> <li>• Appraiser</li> <li>• Adjuster</li> <li>• Insurance Software Administrator</li> </ul>	<ul style="list-style-type: none"> <li>• Actuary</li> <li>• Insurance Agency Owner</li> <li>• Senior Risk Manager</li> <li>• Chief Executive Officer</li> </ul>

*NOTE: Salary may differ according to industry, county, region and state.*



# BANKING SERVICES

People involved in banking services include tellers to chief executive officers, with loan processors and officers, credit analysts and numerous other jobs in between. Compliance and regulation are increasingly an important part of banking and a growth area for employment.

For instance, commercial lending officers play a key role in financing new and expanding businesses, making such growth possible, whether through revolving inventory lines of credit or fixed loans for capital expansion.

Another exciting area is investment banks, which connect businesses with financing needed for large transactions, such as acquisitions.

On the retail level, the bank teller at the front line and the technologist who maintains the online banking system are essential to the financial functioning and well-being of hundreds of millions of individual consumers.

## Education/Credentials

Bank tellers and other clerks typically require a high school diploma or associate's degree. A bachelor's degree is required for most administrative and managerial jobs, and advanced degrees are typically a prerequisite for career advancement. Specialized courses and certifications are offered by organizations, such as the Institute of Financial Education, the American Institute of Banking and the Credit Union Executives Society.

## Jobs Outlook & Growth Potential

According to the BLS, wage and salary employment in banking is projected to grow eight percent by 2018, slightly lower than the overall market rate. Credit unions and community banks are expected to offer more job growth than large institutions.

Job opportunities should be favorable for office and administrative support workers because they make up a large proportion of bank employees.

## Sample Tasks & Responsibilities

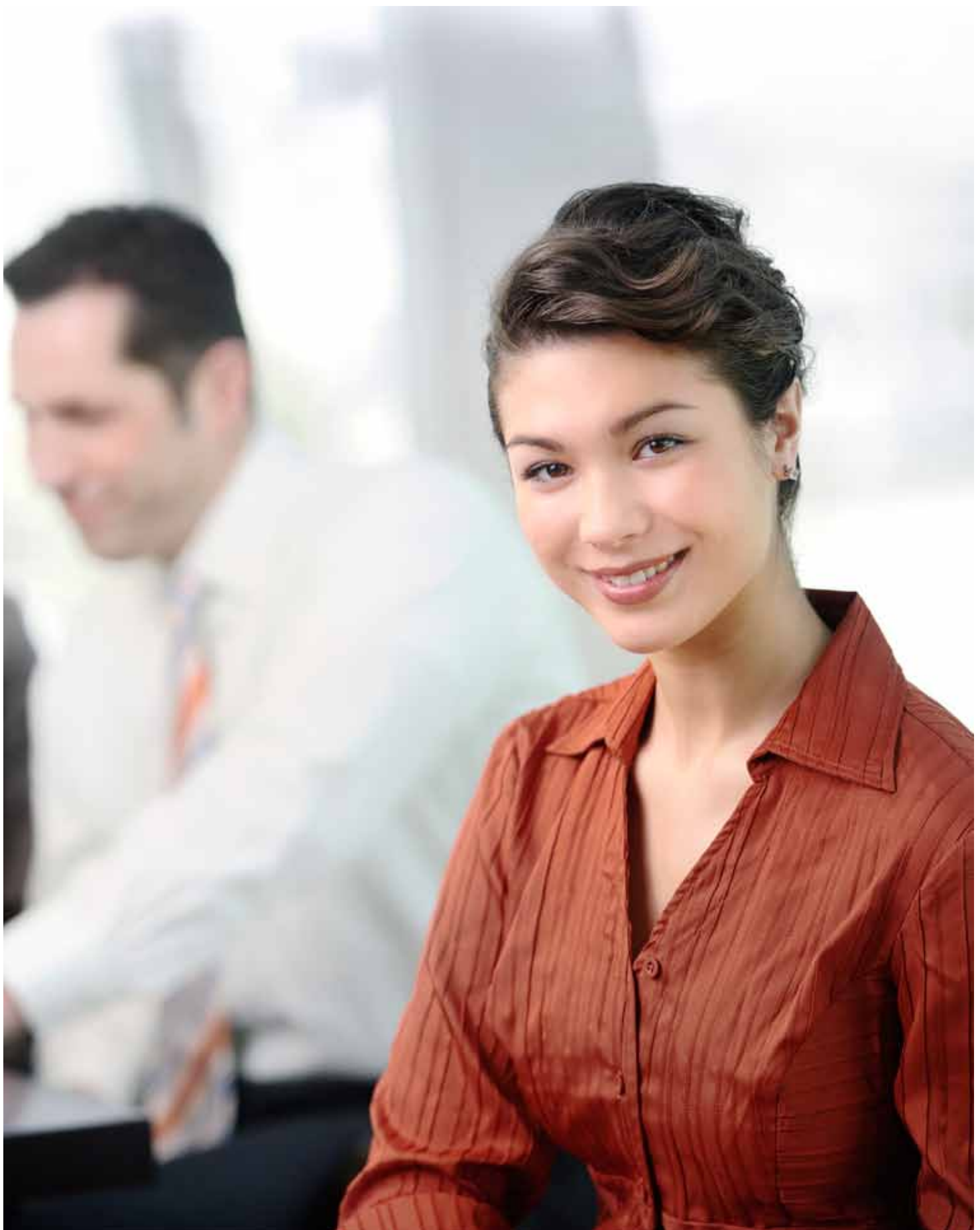
- Receive checks and cash for deposit, verify amounts, check accuracy of deposit slips.
- Enter transactions into computers to record transactions and issue receipts.
- Meet with applicants to obtain information for loan applications.
- Analyze applicants' financial status, credit, and property evaluations.
- Plan and coordinate the activities of workers in branches, offices, or departments of such establishments as branch banks or credit departments.

## Required Skills

- Service Orientation — Actively looking for ways to help people.
- Judgment and Decision Making — Considering the relative costs and benefits of potential actions to choose the most appropriate one.
- Active Listening — Giving full attention to what other people are saying, asking appropriate questions, not interrupting at inappropriate times.
- Critical Thinking — Using logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems.
- Management of Personnel Resources — Motivating, developing, and directing people as they work, identifying the best people for the job.

Sample Career Options		
Associate's Degree or Less	Bachelor's Degree	Bachelor's Degree Plus Graduate Degrees and/or Certifications
<b>Annual Salary Range \$30,000-\$50,000</b>	<b>Annual Salary Range \$50,000-\$100,000</b>	<b>Annual Salary Range \$100,000 +</b>
<ul style="list-style-type: none"> <li>• Bank Teller</li> <li>• Collections Representative</li> <li>• Customer Service Representative</li> <li>• Help Desk Clerk</li> </ul>	<ul style="list-style-type: none"> <li>• Loan Officer</li> <li>• Branch Manager</li> <li>• Commercial Credit Manager</li> <li>• Banking Software Administrator</li> </ul>	<ul style="list-style-type: none"> <li>• Senior Compliance Officer</li> <li>• Chief Information Officer</li> <li>• Chief Financial Officer</li> <li>• Chief Executive Officer</li> </ul>

NOTE: Salary may differ according to industry, county, region and state.



# SECURITIES AND INVESTMENTS

People who work in securities and investments help individuals and organizations decide how and where to invest their money. The most common type of securities sales agent is called a broker or stock broker. Working on their own and in firms of all sizes, they advise clients on investments based on their needs, desires and financial requirements.

Managing that investment is the occupation of thousands of other people who work in front offices as investment clerks and in back offices to ensure compliance, security and functioning infrastructure for the billions of dollars that are moved around each day.

## Education/Credentials

A bachelor's degree in fields such as business administration, accounting, statistics, economics or finance is generally required for entry into the securities and investment profession. Licensing also is required. Professional organizations offer certification programs that require extensive classwork and examinations, leading to designations such as Certified Financial Analyst and Certified Financial Planner.

## Jobs Outlook & Growth Potential

Increased investments and the need for investment advice by businesses and individuals alike are expected to drive growth in the securities and investments industry.

According to the BLS, employment of securities, commodities, and financial services sales agents is expected to grow nine percent by 2018, about as fast as the average for all occupations.

Earnings in the securities and investments industry vary significantly by occupation, and often by individual sales and management performance.

## Sample Tasks & Responsibilities

- Offer advice on the purchase or sale of particular securities.
- Relay buy or sell orders to securities exchanges or to firm trading departments.
- Record transactions accurately and keep clients informed about transactions.
- Review all securities transactions to ensure accuracy and conformance to governing agency regulations.
- Assemble spreadsheets, charts and graphs used to illustrate technical reports.

## Required Skills

- Mathematics – Using mathematics to solve problems.
- Active Learning – Understanding the implications of new information for both current and future problem-solving and decision making.
- Judgment and Decision Making – Considering the relative costs and benefits of potential actions to choose the most appropriate one.
- Management of Financial Resources – Determining how money will be spent to get the work done and accounting for these expenditures.
- Establishing and Maintaining Interpersonal Relationships – Developing constructive and cooperative working relationships with others and maintaining them over time.

Sample Career Options		
Associate's Degree or Less	Bachelor's Degree	Bachelor's Degree Plus Graduate Degrees and/or Certifications
<b>Annual Salary Range \$30,000-\$50,000</b>	<b>Annual Salary Range \$50,000-\$100,000</b>	<b>Annual Salary Range \$100,000 +</b>
<ul style="list-style-type: none"> <li>• Clerk</li> <li>• Office Administrator</li> <li>• Customer Service Representative</li> <li>• Help Desk Clerk</li> </ul>	<ul style="list-style-type: none"> <li>• Personal Financial Advisor</li> <li>• Compliance Manager</li> <li>• Service Center Manager</li> <li>• Economist</li> </ul>	<ul style="list-style-type: none"> <li>• Stock Broker</li> <li>• Fund Manager</li> <li>• Senior Investments Officer</li> <li>• Chief Information Officer</li> </ul>

*NOTE: Salary may differ according to industry, county, region and state.*

# BY THE NUMBERS

## Finance

Here is a look at employment specifics from the BLS:

Occupation	Annual Median Salary (2010)	Hourly Pay (2010)	2010 Employment	2020 Projected Employment	Employment Change	Percentage Change
Financial Managers	\$103,910	\$49.96	527,100	573,400	46,300	9
General Manager/Top Executive	\$101,250	\$48.68	2,136,900	2,233,900	97,000	5
Economists	\$89,450	\$43.00	15,400	16,300	900	6
Financial Analysts	\$74,350	\$35.75	236,000	290,200	54,200	23
Securities, Commodities Sales Agents	\$70,190	\$33.75	312,200	359,700	47,500	15
Stockbroker	\$70,190	\$33.75	312,200	359,700	47,500	15
Budget Analysts	\$68,200	\$32.79	62,100	68,600	6,500	10
Personal Financial Advisors	\$64,750	\$31.13	206,800	273,200	66,400	32
Accountants, Auditors	\$61,690	\$29.66	1,216,900	1,407,600	190,700	16
Insurance Sales Agents	\$46,770	\$22.48	411,500	501,700	90,200	22
Bookkeeping, Accounting and Auditing Clerks	\$34,030	\$16.36	1,898,300	2,157,300	259,000	14
Credit Authorizers, Checkers and Clerks	\$33,710	\$16.21	1,395,500	1,548,100	152,600	11
Bill and Account Collectors	\$31,310	\$15.05	401,700	458,900	57,200	14
Bank Teller	\$24,100	\$11.59	560,000	567,300	7,300	1





# RESOURCES



American Institute of Certified Public Accountants: [www.aicpa.org](http://www.aicpa.org)

Association of Credit and Collection Professionals: [www.acainternational.org](http://www.acainternational.org)

Association of Government Accountants: [www.agacgfm.org](http://www.agacgfm.org)

Benedict College: [www.benedict.edu](http://www.benedict.edu)

Careers in Accounting: [www.careers-in-accounting.com](http://www.careers-in-accounting.com)

Careers in Finance: [www.careers-in-finance.com](http://www.careers-in-finance.com)

Career Technical Education (CTE): [www.careertech.org](http://www.careertech.org)

Clemson University: [www.clemson.edu](http://www.clemson.edu)

Columbia College: [www.columbiasc.edu](http://www.columbiasc.edu)

Financial Planning Association: [www.fpanet.org](http://www.fpanet.org)

Independent Insurance Agents and Brokers of America: [www.iaaa.org](http://www.iaaa.org)

Institute of Internal Auditors: [www.theiia.org](http://www.theiia.org)

Institute of Management Accountants: [www.imanet.org](http://www.imanet.org)

Insurance Information Institute: [www.iii.org](http://www.iii.org)

Insurance Vocational Education Student Training (InVEST): [www.investprogram.org](http://www.investprogram.org)

Mapping Your Future: [www.mappingyourfuture.org](http://www.mappingyourfuture.org)

Midlands Education and Business Alliance: [www.mebasc.com](http://www.mebasc.com)

Midlands Regional Education Center: <http://recs.sc.gov>

Midlands Technical College: [www.midlandstech.edu](http://www.midlandstech.edu)

Risk Management Association: [www.rmahq.org](http://www.rmahq.org)

South Carolina Department of Education: [ed.sc.gov](http://ed.sc.gov)

South Carolina Independent Colleges & Universities: [www.scicu.org](http://www.scicu.org)

South Carolina Career Information System: [sccis.intocareers.org](http://sccis.intocareers.org)

South Carolina State University: [www.scsu.edu](http://www.scsu.edu)

South Carolina Technical College System: [www.sctechsystem.com](http://www.sctechsystem.com)

University of South Carolina: [www.sc.edu](http://www.sc.edu)

# FINANCE

## RELATED RESOURCES IN THE MIDLANDS

### **Ms. Kathleen Abraham**

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melissa.anderson@  
accountemps.com

### **Ms. June Beard**

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### **Ms. Laurie Bruce**

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### **Ms. Carolyn Laffitte**

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carolynlaffitte@scbankers.org

### **Mr. Greg Literati**

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### **Mr. Larry Lucas**

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[www.mebasc.com](http://www.mebasc.com)



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[www.youtube.com/mebaconnects](http://www.youtube.com/mebaconnects) 

[www.linkedin.com/company/mebasc](http://www.linkedin.com/company/mebasc) 