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You might think you have an innovative idea of what the finance industry looks like even if you have never worked in it You picture people in suits on the floor of the New York Stock Exchange shouting numbers or the people directing them from a fancy office on the top floors of a skyscraper to buy or sell and yes that is one area of finance though the floors of many stock exchanges have closed or slowed down considerably with the rise of electronic trading But there are many careers in finance, both inside and outside of the investing world, and it makes sense to explore the best one for you before you decide which one to pursue.

* Accountant
* Credit analyst
* Broker/trader
* Financial analyst
* Budget analyst
* Personal financial planners and advisors
* Risk specialist

1. Accountants and auditors examine, analyze, interpret, organize, and maintain financial records to prepare financial statements or tax statements find ways to reduce cost or increase profits advise on business decisions and ensure that companies and individuals follow tax codes and other financial regulations auditors focus on getting the correct and legal management of funds
   1. Accountants and auditors need to have a keen eye for detail and strong problem solving and analytical skills
      1. You will need to have knowledge of general accounting principles, practices, and laws, which is usually obtained through a four-year accounting or related degree
      2. Though you do not absolutely need one to get started, your job prospects will increase tremendously if you have or are working toward an accounting certification.
   2. Accountants have 59.7 women that work as an accountant and 40.3 as men
      1. Since women are the most gender to work as an accountant we are going to talk about their race
      2. White woman 29.3 Black woman 4.2 all woman 52.8 Asian woman 4.7
   3. A bachelors or master's degree with a minimum of 120 credit-hours in any discipline from an accredited college
      1. Accounting careers can open to people with associate, bachelors, or graduate degrees. Most accounting professionals hold either a bachelor's or master's degree, and becoming a CPA typically requires a master's in accounting or a related field in the unties states.
      2. It takes four years of studying to earn a degree in accounting
   4. An entry-level Accountant with less than 1 year experience can expect to earn an average total compensation including tips, bonus, and overtime pay of $47,799 based on 813 salaries in the United States. An early career Accountant with 1-4 years of experience earns an average total compensation of $49,601 based on 7,154 salaries
      1. A mid-career Accountant with 5-9 years of experience earns an average total compensation of $56,846 based on 3,251 salaries. An experienced Accountant with 10-19 years of experience earns an average total compensation of $58,701 based on 2,418 salaries
      2. In their late career (20 years and higher), employees earn an average total compensation of $59,473
   5. Similar jobs to an accountant
      1. Financial Auditor
      2. Financial Planner
2. Credit analyst, As the name implies, credit analysts analyze the credit and financial data and history of individuals and companies to determine the degree of risk involved in lending them money or extending their credit. They complete loan applications or analyze financial data such as income growth to determine the potential profitability of a loan and the likelihood it will be paid back. Credit analysts primarily work for banks and credit card companies but can also work for mortgage, insurance, and investment firms.
   1. You will need strong decision-making critical thinking, analytical, research, and communication skills along with a bachelor's degree in finance accounting or a related field
      1. Some positions might also require a Chartered Financial Analyst credential
   2. Using a database of 30 million people that work for demographics and statistics for Credit Analysts in the United States Census, and current job openings data for accuracy
   3. 55.8% of all credit analysts are women, while 44.2% are man
      1. The average age of an employed Credit Analyst is 40 years old.
      2. The most common ethnicity of Credit Analysts is White (63.4%), followed by Hispanic or Latino (13.8%) and Asian (10.6%).
   4. The majority of Credit Analysts are in NY, New York and TX, and Houston.
      1. Credit Analysts are mostly in-demand in New York, NY.
      2. Credit Analysts are paid an average annual salary of $62,866
   5. New York, NY pays an annual average wage of $103,734, the highest in the US.
      1. Credit Analysts' average starting salary is $42,000.
      2. In 2021, women earned 89% of what men earned
3. Brokers and traders buy and sell securities like stocks bonds and other funds and do research ahead of these trades and they make sometimes makes stocks go down
   1. While traders often buy or sell based on the wishes of a manager of a portfolio or other investment fund, brokers are responsible directly to the investors and might work for themselves or a brokerage or securities firm you cannot trust them 100% of the time
      1. They are also responsible for growing their own client list so, much like financial planners they must also have an entrepreneurial mindset to bring in new business and have strong interpersonal skills to begin and maintain long-term relationships
      2. Both positions require a four-year degree and certain Financial Industry Regulatory Authority FINRA licenses to complete trades on behalf of other
   2. Among Stock Traders, 15.5% of them are women compared to 84.5% which are men.
      1. This data shows how people predominate in the Stock Trader position over time
      2. We compared this job title with other job titles to see how gender percentages varied. As you can see, Proprietary Trader and Floor Trader have the biggest difference in gender.
   3. The most common ethnicity among Stock Traders is White, which makes up 72.0% of all Stock Traders. Comparatively, there are 10.5% of the Asian ethnicity and 10.1% of the Hispanic or Latino ethnicity.
      1. Using the Census Bureau data, we found out how the percentage of each ethnic category trended between 2010-2019 among Stock Traders.
      2. We determined the average age of Stock Traders based on ethnicity and gender.
   4. This chart breaks down the ages of Stock Trader employees. The average age of Stock Traders is 40+ years old, which represents 60% of the population
   5. The most common degree for Stock Traders is bachelor's degree 74% of Stock Traders earn that degree A close second is master's degree with 12% and rounding it off is Associate Degree with 10%.
   6. We created this chart to show you the average size of companies that typically hire Stock Traders
      1. The Bureau of Labor Statistics came in clutch when it came down to figuring out how the unemployment rate has changed over time. Between 2008 and 2018, this is how the number of Stock Traders changed
      2. By looking over 578 Stock Traders resumes, we figured out that the average Stock Trader enjoys staying at their job for 1-2 years for a percentage of 26%
   7. After finding the gender ratio, we wondered if the percentages of LGBT persons were different as well. Using the data below, you can see how other job titles compare to Stock Traders
      1. The most common foreign language among Stock Traders is Spanish at 27.1% The second-most popular foreign language spoken is Chinese at 12.5% and Mandarin is the third-most popular at 12.5%.
      2. By looking through more than 578 resumes, we found that the most popular places for Stock Traders are NY, New York and IL, Chicago
4. Financial analyst is a first finance job title for many people entering the industry Depending on where you work, you might provide guidance to businesses and individuals making investment decisions assess the performance of stocks, bonds, and other investments evaluate current and historical financial data for the company you work for or others; and research investments
   1. Regardless of the company, most financial analysts are responsible for reporting their findings to others
      1. You are most likely to be working for large financial institutions including investment firms and banks in New York City and other financial hubs, but you can also work as a corporate financial analyst in other industries
      2. To be a financial analyst you must have strong math, analytical, and communication skills, be detail oriented, and be willing to work long hours (a lot of research must be done outside of 9-to-5 hours) and endure high stress (O\*NET rates the importance of financial analysts’ ability to tolerate stress at 88 out a possible 100, the highest on this list)
   2. To get started you should have a bachelor’s degree in finance or a related field
      1. Pursuing a related internship will also help you land an entry level position
      2. to progress as a financial analyst in portfolio or fund management. position, you may need a CFA certification or other FINRA license and an MBA
   3. Many financial institutions have two-year financial analyst programs for new graduates.
      1. Some of these programs, like the one at Wells Fargo, are rotational, allowing you to learn about different areas in the financial industry to help you decide where you want to go with the rest of your career
      2. Among Finance Analysts, 43.8% of them are women compared to 56.2% which are men.
   4. This data shows how people predominate in the Finance Analyst position over time.
      1. We compared this job title with other job titles to see how gender percentages varied. As you can see, Renewable Energy System Finance Specialist and Chartered Finance Analyst have the biggest difference in gender.
      2. The most common ethnicity among Finance Analysts is White, which makes up 63.5% of all Finance Analysts. Comparatively, there are 12.8% of the Asian ethnicity and 11.1% of the Hispanic or Latino ethnicity.
   5. Using the Census Bureau data, we found out how the percentage of each ethnic category trended between 2010-2019 among Finance Analysts.
      1. Asian Finance Analysts have the highest average salary compared to other ethnicities Hispanic or Latino Finance Analysts have the lowest average salary at $71,368.
      2. We determined the average age of Finance Analysts based on ethnicity and gender.
5. Budget analysts help develop review, and monitor spending toward budgets for organizations departments programs, and projects.
   1. Budget analysts work across industries in private companies and for the government offices and must have strong analytical and communications skills to explain decisions to others in an organization
      1. Budget analysts need a bachelor's degree in accounting or a similar field, but some companies will accept experience instead while others are looking for candidates with an MBA.
      2. To work in some government budget analyst positions, you may need a Certified Government Financial Manager credential from the Associate of Government Accountants
   2. There are over 32,144 Budget Analysts currently employed in the United States.
      1. 54.3% of all Budget Analysts are women, while 45.7% are men.
      2. The average age of an employed Budget Analyst is 47 years old
   3. The most common ethnicity of Budget Analysts is White (63.1%), followed by Black or African American (13.3%) and Hispanic or Latino (12.9%).
      1. The majority of Budget Analysts are in DC, Washington and NY, and New York.
      2. Budget Analysts are paid an average annual salary of $58,013.
   4. Budget Analysts' average starting salary is $44,000.
      1. In 2021, women earned 97% of what men earned.
      2. The top 10% of highest-paid Budget Analysts earn as much as $76,000 or more.
   5. 8% of all Budget Analysts are LGBT.
      1. Bud Among Budget Analysts, 54.3% of them are women compared to 45.7% which are men.
      2. get Analysts are more likely to work at public companies in comparison to Private companies.
6. Personal financial planners and advisors help individuals with their financial goals in life including providing education on investment Samd gets you money selecting investments on their behalf managing all their portfolios, planning for long-term goals, and monitoring their finances
   1. While personal financial planners and advisors may work for banks (in private or retail banking) and investment funds and firms, they can also work for themselves
      1. financial advisors may advise clients once or for an abbreviated time whereas financial planners often have long continuing relationships with clients which means they need strong interpersonal skills and must be Certified Financial Planners to use the job title, in addition to analytical skills and investment knowledge financial planners must also have an entrepreneurial mindset
      2. There are over 203,791 Finance Advisors that are currently employed in the United States
   2. 27.7% of all Finance Advisors are women, while 72.3% are men.
      1. The average age of an employed Finance Advisor in the United States is 44 years old
      2. The most common ethnicity of Finance Advisors is White (76.5%), followed by Asian (8.6%) and Hispanic or Latino (7.6%).
   3. The most common ethnicity of Finance Advisors is White (76.5%), followed by Asian (8.6%) and Hispanic or Latino (7.6%).
      1. Finance Advisors are most in demand in New York and NY.
      2. Finance Advisors are paid an average annual salary of $67,192 in united states. It is a lot.
   4. New York, NY pays an annual average wage of $108,687, the highest in the US.
      1. Finance Advisors' average starting salary is $39,000.
      2. In 2021, women earned 85% of what men earned.
   5. The top 10% of highest-paid Finance Advisors earn as much as $114,000 or more.
      1. New York is the best state for Finance Advisors to live in.
      2. Finance Advisors are more likely to work at Private companies in comparison to public companies.
7. Risk specialists work for investment banks and firms, mortgage and insurance companies and corporate lenders, among other workers.
   1. Risk specialists need to have a strong ability to recognize potential problems and good inductive, deductive, and mathematical reasoning skills
      1. You often need a bachelor’s degree in finance, math, or economics to get started as a risk specialist and might need an MBA
      2. A degree or focus on international business is also helpful for risk specialists
   2. There are over 11,995 Risk Managers currently employed in the United States.
      1. 40.7% of all Risk Managers are women, while 59.3% are men.
      2. The average age of an employed Risk Manager is 45 years old
   3. The most common ethnicity of Risk Managers is White (67.5%), followed by Hispanic or Latino (13.8%) and Asian (9.7%).
      1. The majority of Risk Managers are in NY, New York and IL, Chicago.
      2. Risk Managers are mostly in-demand in New York, NY.
   4. Risk Managers are paid an average annual salary of $119,146
      1. New York, NY pays an annual average wage of $128,306, the highest in the US.
      2. Risk Managers average starting salary is $83,000.
   5. In 2021, women earned 92% of what men earned.
      1. The top 10% of highest-paid Risk Managers earn as much as $170,000 or more.
      2. New York is the best state for Risk Managers to live in