



Why Finance?

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Intro to Business - Fall 2025

What is Finance?

Sources and Uses of Money

Where do you get your money from?
and how?

Sources

Uses

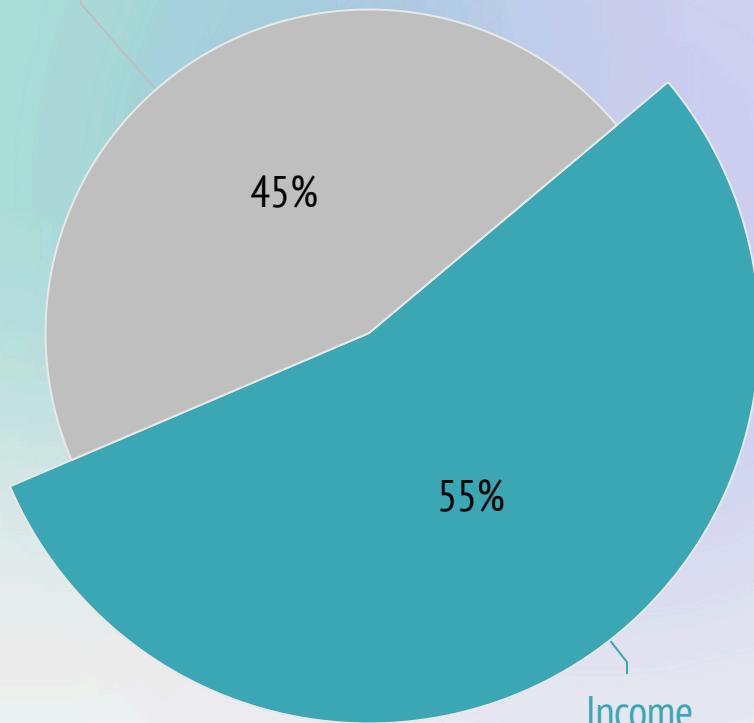


Borrowings

45%

55%

Income



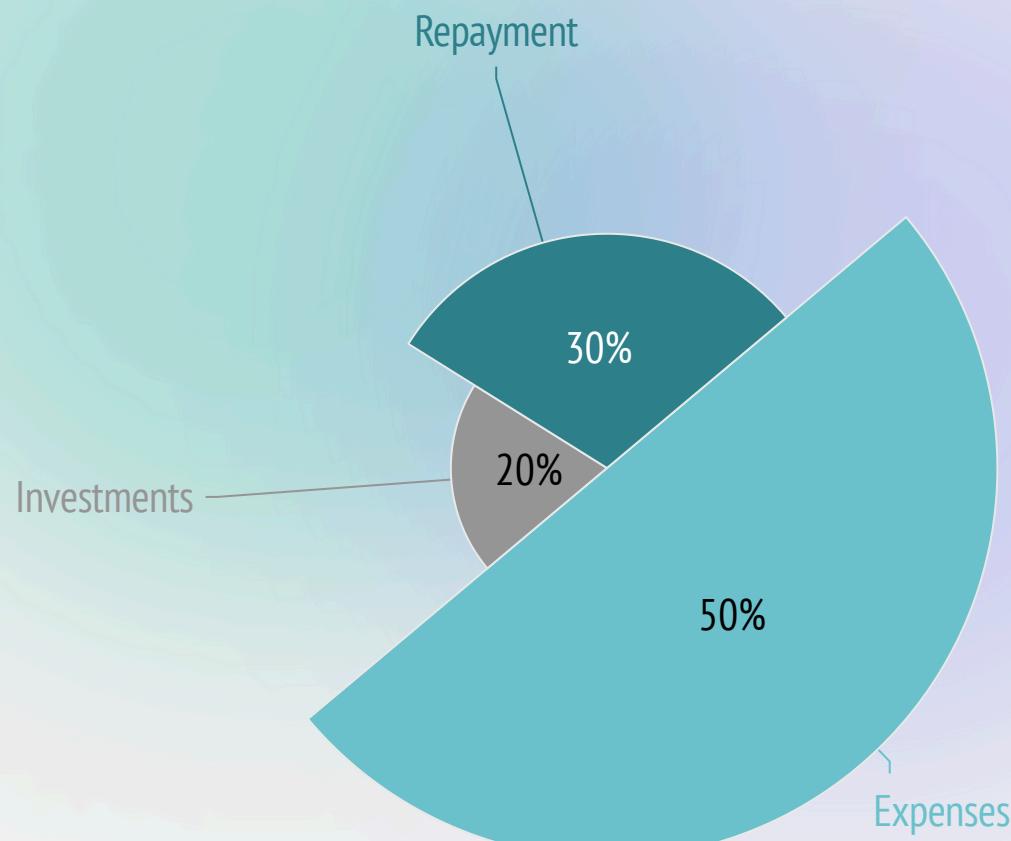
What is Finance?

Sources and Uses of Money

Where do you park your money?
and for what purpose?

Sources

Uses



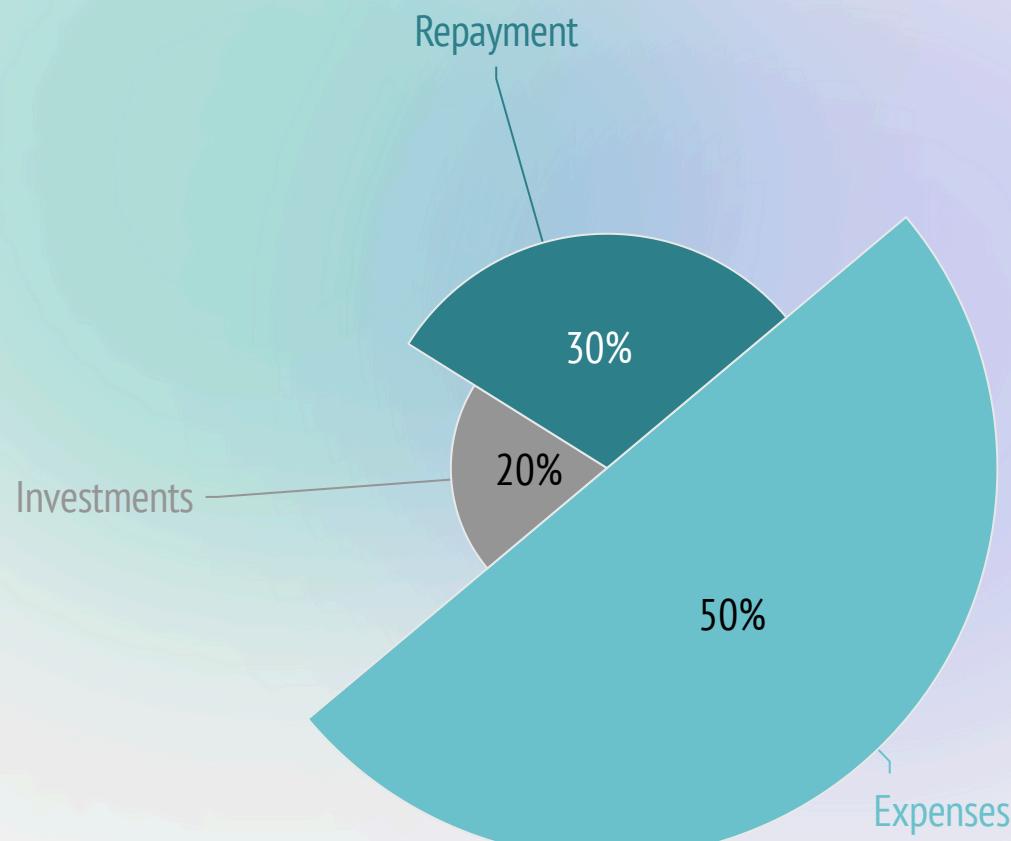
What is Finance?

Sources and Uses of Money

Where do you park your money?
and for what purpose?

Sources

Uses



- Person
- Family
- Institution
- Country

Finance matters ...

Money matters!

materialistic well-being matters!

personal finance literacy is critical

student loans, mortgages, retirement planning, investing affect everyone's future

financial crises have real consequences

2008 crash and COVID-19 show why sound financial management matters

finance drives every major decision

from startups launching products to governments funding infrastructure

technology is disrupting finance

fintech, crypto, AI, blockchain, and quantum computing are revolutionizing how money moves



core areas ...

Corporate Finance

Institutions

*how to fund operations,
make investment decisions,
maximize value*

Venture Capital
Investment Banking
Wall Street
Valuation
Mergers & Acquisitions
Private Equity
Leveraged Buyout
Initial Public Offering



core areas ...

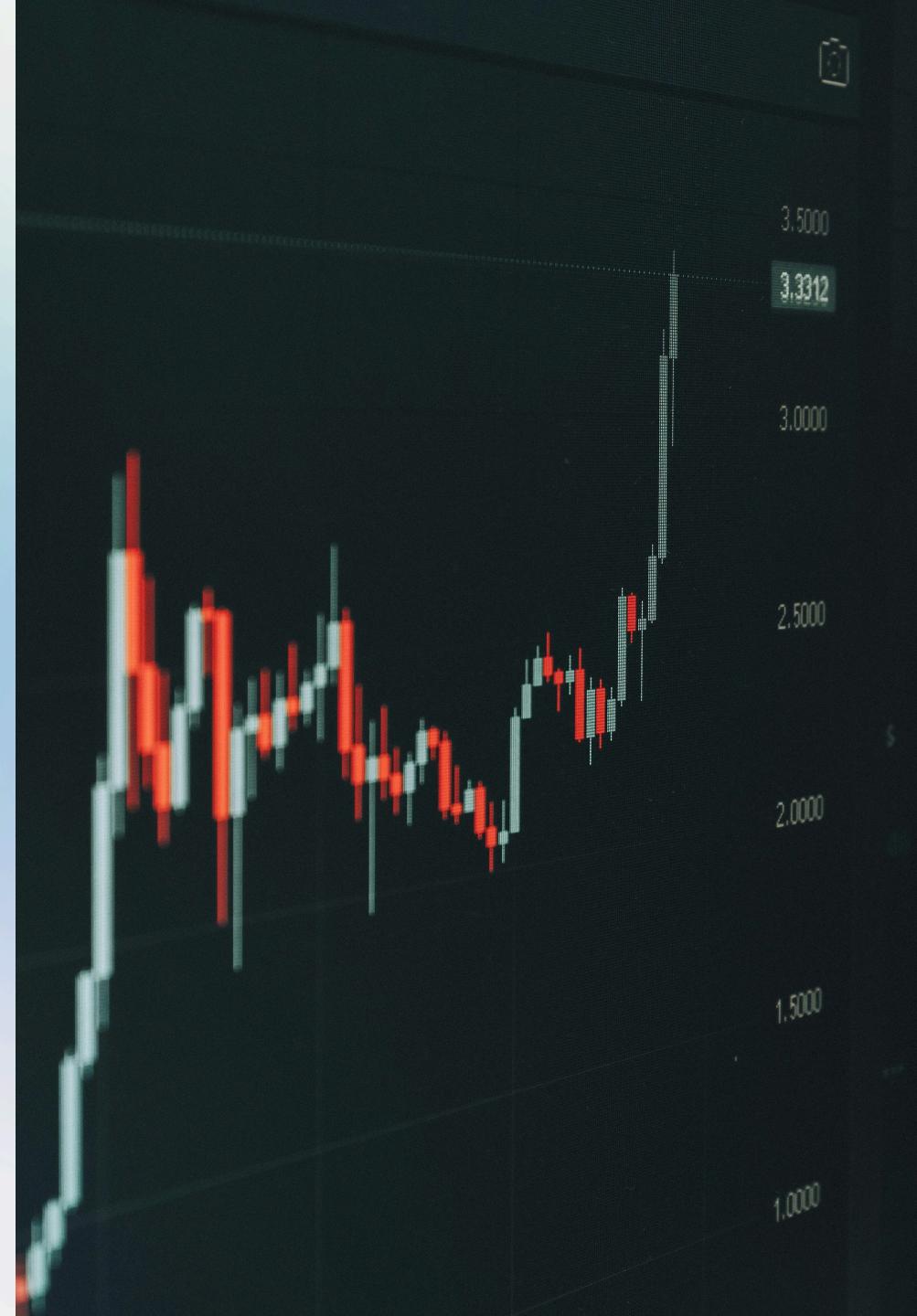
Investments

Personal, Family & Institutions

*managing money,
analyzing assets,
help in wealth accumulation*

Diversification 401-k Return
Bull/Bear Market
Risk Portfolio
Capital Gains

Dividends Stocks Bitcoin Bonds



core areas ...

Financial Markets

Institutions

*direct mapping of the source of
money to its use ...*

Commodity Market
Crypto Market

Stock Market

Currency Market NYSE Forex Market
NASDAQ Bond Market
Futures/Options Markets



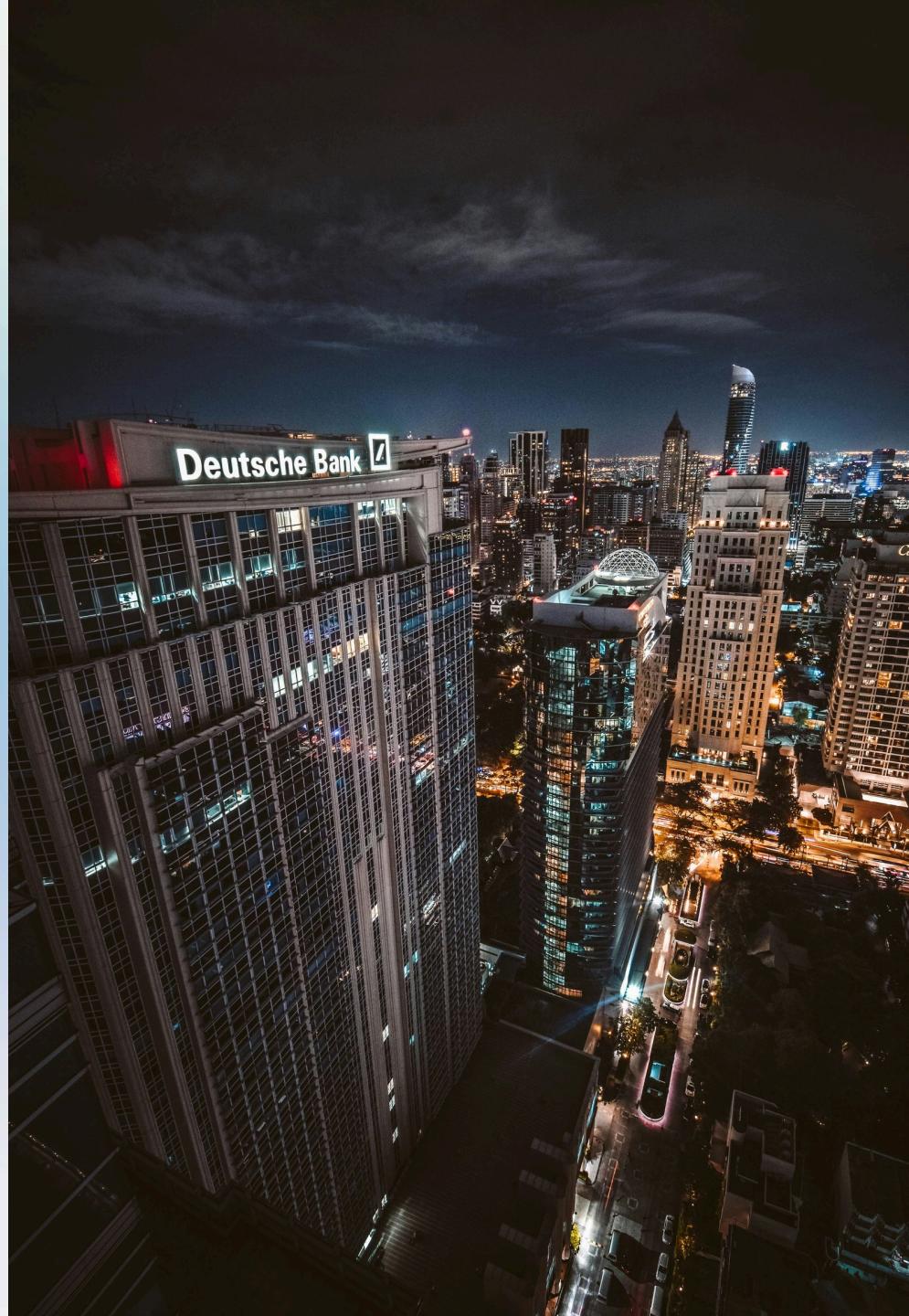
core areas ...

Financial Institutions

Institutions

*indirect mapping of the source
of money to its use ...*

World Bank
Insurance Federal Reserve
Banks ETFs SEC
Mutual Funds
IMF Index Funds
Pension Funds



Commercial Banking

Bank of America, Key Bank, PNC

Corporate Finance

treasury department at Fortune 500 companies

Real Estate

Compass, Douglas Hanna, Redfin, Opendoor

Risk Management

Insurance Companies

Regulation

SEC, IRS, FINRA, World Bank, IMF

career paths :

Asset Management

Vanguard, BlackRock, Fidelity or hedge funds

Private Equity

Y Combinator, Peppertree, Blue Point Capital

Consulting

McKinsey, Bain, BCG, PwC, EY, KPMG, Deloitte

FinTech

PayPal, Stripe, Robinhood, Coinbase

Investment Banking

Goldman Sachs, JPMorgan, Morgan Stanley

career paths ...

Pay & Wealth facts ...

● Finance Billionaires ● Billionaires



One in Six Billionaires (~15%) are in the Finance field

Pay facts



70,000

Median starting pay



100,000

Median starting pay w/ computing skills

Lowest Payback Period on Student Loans

Other facts

- Wealthiest retired group in the U.S.
- Highest fraction of homeowners

A close-up, black and white portrait of Larry Fink. He is a middle-aged man with receding hairline, wearing thin-framed glasses, a dark suit jacket, a white shirt, and a patterned tie. He is looking slightly to his left with a neutral expression.

Larry Fink

co-founder, chairman and CEO of BlackRock
Interim Co-Chairman of the World Economic Forum



Jamie Dimon

chairman and CEO of JPMorgan Chase

COUNCIL

Ray Dalio

chief investment officer of Bridgewater Associates



A close-up, black and white portrait of Michael Bloomberg. He is an elderly man with short, light-colored hair, looking directly at the camera with a neutral expression. He is wearing a dark suit jacket over a light-colored striped shirt and a dark tie. The background is solid black.

Michael Bloomberg

co-founder of Bloomberg

A bronze statue of a hooded figure, possibly representing Satoshi Nakamoto, stands prominently in the foreground. The figure's face is highly reflective and glowing, with a bright light emanating from within. A small circular emblem on the chest features the Bitcoin symbol. The background is a vast, dynamic sky filled with white and grey clouds against a deep blue.

Satoshi Nakamoto

inventor of Bitcoin

finance at BW ...



Largest Bloomberg Lab in Northeast Ohio



5th place - International Hedge Fund Competition - 2025



Winners - ACG 2024



2nd place - ACG 2018

Investment
Club



50,000
startup fund in 2010



1,500,000+
today

skills ...

subject knowledge

Budgeting
Retirement
Valuation
Planning
Debt Management

soft skills

Leadership
Networking
Competitions
Management

computational skills

Databases
MS Excel AI
Bloomberg
Modeling Algorithms

TSLA

394.74

↓0.20



TXN

190.15

↓1.51



Verisk

VRSK

268.63

↓11.79



VRTX

409.56

↓2.55

Thank You

