# Middle School Career Investigations: Finance Pathways

## Menu

With the Finance Career Cluster, there are five pathways: Accounting, Banking Services, Business Finance, Insurance, and Securities and Investments. Click on each of the buttons to learn more about each pathway. Make sure to visit each one.

## Accounting Description

Professionals in the Accounting Pathway record, classify, summarize, analyze, and communicate a business's financial information and business transactions for use in management decision-making. Accounting includes such activities as bookkeeping, systems design, analysis, and interpretation of accounting information.

## Accounting Careers

Some of the different careers in the Accounting Pathway include Accountant, Accounting Clerk, Controller, Cost Analyst, Management Accountant, Merger and Acquisitions Manager, Personal Financial Advisor, Revenue Agent, and Tax Accountant.

## Accounting Education and Salaries

Most careers in the Accounting Pathway require at least a Bachelor’s Degree, but there is a range in salaries. An Accountant requires a Bachelor’s Degree to enter the field. They have an average salary of $84,740. A Personal Financial Advisor also requires a Bachelor’s Degree. The average salary for a Personal Financial Advisor is $123,730.

## Banking Services Description

Professionals in the Banking Services Pathway accept deposits, lend funds, and extend credit. Banking services include cash management, short-term investments, mortgages and other loans, credit cards, and bill payment. Banking services are delivered via a number of different institutions, from commercial banks and other traditional means, like savings and loans associations, credit unions, and local banks to newer ventures through insurance companies, brokerage houses, and the Internet.

## Banking Services Careers

Some of the different careers in the Banking Services Pathway include Account Executive, Bill and Account Collector, Branch Manager, Compliance Officer, Credit Analyst, Debt Counselor, Financial Manager, Loan Officer, Personal Financial Advisor, Teller, and Title Researcher.

## Banking Services Education and Salaries

There is a range in educational requirements and salaries in the Banking Services Pathway. Bank Tellers require an Associate Degree, as well as on-the-job training. They have an average salary of $30,750. A Financial Manager requires a Master’s Degree. The average salary for a Financial Manager is $159,800.

## Business Finance Description

Professionals in the Business Finance Pathway function in a company to manage policy and strategy for different sources of funding, budgeting, acquisition and investment, financial planning, funding, dividends, and taxation.

## Business Finance Careers

Some of the different careers in the Business Finance Pathway include Auditor, Bill and Account Collector, Cash Manager, Cost Analyst, Economist, Financial Analyst, Management Accountant, Project Manager, Revenue Agent, Shipping and Receiving Clerk, Tax Accountant, and Tax Preparer.

## Business Finance Education and Salaries

There is a range in educational requirements and salaries in the Business Finance Pathway. Revenue Agents require an Associate Degree, as well as on-the-job training. They have an average salary of $52,330. An Auditor requires a Bachelor’s Degree. The average salary for an Auditor is $84,740.

## Insurance Description

Professionals in the Insurance Pathway protect individuals and businesses from financial losses by delivering services that transfer risk from an individual or business to an insurance company.

## Insurance Careers

Some of the different careers in the Insurance Pathway include Actuary, Benefits and Job Analysis Specialist, Claims Adjuster, Claims Clerk, Claims Examiner, Compliance Officer, Customer Service Representative, Insurance Appraiser, Insurance Processing Clerk, Insurance Sales Agent, Risk and Insurance Manager, and Underwriter.

## Insurance Education and Salaries

There is a range in educational requirements and salaries in the Insurance Pathway. Customer Service Representatives require a high school diploma, as well as on-the-job training. They have an average salary of $34,390. A Compliance Officer requires a Bachelor’s Degree. The average salary for a Compliance Officer is $74,550.

## Securities Description

Professionals in the Securities and Investments Pathway work for brokerage firms, investment banks, and stock exchanges, all of which support the flow of funds from investors to companies and institutions. Related services include financial planning, asset management, hedge fund management, and custody services.

## Securities Careers

Some of the different careers in the Securities and Investments Pathway include Financial Analyst, Fund Manager, Personal Financial Advisor, Real Estate Developer, Securities and Commodities Sales Agent, and Tax Preparer.

## Securities Education and Salaries

There is a range in educational requirements and salaries in the Securities and Investments Pathway. Tax Preparers require an Associate Degree, as well as on-the-job training. They have an average salary of $37,770. A Securities and Commodities Sales Agent requires a Bachelor’s Degree. The average salary for a Securities and Commodities Sales Agent is $93,040.