

Financial Planners determine how their clients can meet lifelong financial goals through management of resources. They examine the financial history-past and current-of their client's assets and suggest exactly what steps the client needs to take in the future to meet their goals. **Loan Officers** determine, based on a bank's criteria and an ever-improving intuition and instinct, which small businesses and individuals get loans and which do not. **Credit Analysts** perform a variety of services ranging from completing consumer and small-business applications to performing a preliminary analysis of borrowers' creditworthiness. A **Trust Officer** performs financial counseling services that involve helping clients with trust services, estate planning, taxes, investing, and probate law.

Real Estate Brokers and **Sales Agents** have a thorough knowledge of the real estate market in their community. They know which neighborhoods will best fit clients' needs and budgets. They are familiar with local zoning and tax laws and know where to obtain financing. Agents and brokers also act as an intermediary in price negotiations between buyers and sellers. **Securities and Commodities Sales Agents** also provide many related services for their customers. They may explain stock market terms and trading practices, offer financial counseling or advice on the purchase or sale of particular securities, and devise an individual client's financial portfolio, which could include securities, life insurance, corporate and municipal bonds, mutual funds, certificates of deposit, annuities, and other investments.

There are two ways to classify insurance companies: by what kind of customers the company serves: business (commercial) or personal; and by product line: health, life, and property-casualty. A **Claims Adjuster** investigates insurance claims, assesses damage, and decides whether and how much his or her company will pay claimants. **Risk Managers** work with customers to prevent accidents and save an insurance company from having to pay claims. **Insurance Agents** sell insurance directly to a customer after carefully considering the customer's needs. They can be under exclusive contract to one company or work independently, representing multiple insurers. **Insurance Brokers** are similar to agents, except they represent commercial customers instead of insurance companies. **Underwriters** evaluate applications for insurance coverage and decide whether the likely premium justifies the risk of carrying a particular policy.

Salary Information:

- Financial Clerk, Brokerage Clerk, Payroll Clerk, Credit/Loan Clerk
\$41,370 Median Salary (U.S. Bureau of Labor Statistics, 2008)
- **Real Estate Brokers for the Rochester, New York area:**
\$76,900 Median Salary (Career One Stop, 2008)

[*Salary varies based on education/advanced degree, work-experience & setting/location]

Additional Information:

- Careers in Finance: www.careers-in-finance.com

