Financial Services play a vital role in the world economy. On a daily basis, funds are bought, sold, and transferred at all levels among businesses, government entities, non-profits, individual professionals, and private investors alike. Functions within financial services include investing, lending, insurance, and trading. Accounting is the function of recording, storing, and analyzing financial data in order to assess financial stability, comply with government or industry regulations, and offer professional advice. Real Estate professionals manage property and the functions that support growth and profit.

RESOURCES AT BOSTON COLLEGE
- Accounting Academy
- Boston College Investment Club
- Finance Academy
- Smart Women Securities
- Real Estate Club
- Center for Corporate Citizenship
- Student Business Consortium
- Women in Business
- Corcoran Center for Real Estate and Urban Action

SKILLS REQUIRED
- Critical Thinking/Problem Solving
- Oral/Written Communications
- Decision-Making
- Analytical/Mathematics/Statistics
- Teamwork/Collaboration
- Professionalism/Work Ethic
- Application of Information Technologies
- Leadership
- Global/Intercultural Fluency

PROFESSIONAL ASSOCIATIONS & JOB SEARCH SITES
- American Institute of Certified Public Accountants (AICPA): aicpa.org
- American Insurance Association (AIA): aiadc.org
- Financial Industry Regulatory Authority (FINRA): finra.org - Securities Industry Essentials Exam (SIE), starting in 2018, will be the pre requisite exam for anyone wishing to become registered with a FINRA member firm.
- Financial Management Association (FMA): fma.org
- Greater Boston Real Estate Board: gbreb.com
- Institute of Financial Consultants (IFC): ifconsultants.org
- Women in Banking and Finance: wibf.org.uk/

JOB SEARCH & INTERVIEW PROCESS
Organizations in financial services and accounting devote a great deal of energy and effort in recruiting at the internship level. They utilize this approach to hire summer interns, and subsequently convert successful interns into full-time hires early in their senior year, well in advance of graduation the following May. Many companies apply this approach to hire as many as 80% or more of their entry-level employees. It is worth noting that the major investment banks in New York City and other key cities have accelerated their internship recruiting cycle with application periods opening the summer prior to the start of the fall semester. Students are encouraged to pay attention to early application deadlines with organizations including Barclays, JP Morgan, Morgan Stanley, and Goldman Sachs. Virtual interviews has become a trend for these types of organizations. In addition, other major banks, accounting firms and financial organizations conduct on-campus interviews starting in late September. In the real estate space, it will be important to be aware of different compensation packages, as it is somewhat common for real estate professionals to have commission-based income in some way, shape or form.
MAJOR EMPLOYERS OF BC STUDENTS IN ACCOUNTING, FINANCIAL SERVICES, AND REAL ESTATE

**Accounting**
- EY
- Deloitte
- Grant Thornton
- KPMG
- PwC

**Real Estate**
- Boston Housing Authority
- Boston Properties
- Boston Redevelopment Authority
- Commercial Real Estate Success Training (CREST) Program
- CB Richard Ellis (CBRE)
- Cushman & Wakefield
- HGHK

**Finance**
- Barclays
- Bulger Partners
- Citi
- Fidelity Investments
- Goldman Sachs
- Highland Capital
- JP Morgan

**Insurance**
- Hanover Insurance
- Liberty Mutual Insurance
- New York Life
- Northwestern Mutual
- Travelers Insurance

JOB DESCRIPTIONS WITHIN FINANCIAL SERVICES, ACCOUNTING, AND REAL ESTATE

**Financial Analyst** – Provide guidance to businesses and individuals making investment decisions. They assess and evaluate the performance of stocks, bonds, and other types of investments. They work in banks, pension funds, mutual funds, securities firms, insurance companies, and other businesses. Financial analysts may also be called securities analysts and investment analysts.

**Certified Public Accountant (CPA)** – Prepare and examine financial records for clients. They ensure that financial records are accurate and that taxes are paid properly and on time. They assess financial operations and work to help ensure that organizations run efficiently.

**Real Estate Analyst** – Assist clients in formulating and executing innovative transactions for controlling and financing their real estate and related investments in order to achieve specific cash flow and financial objectives. Objectives include promoting the efficient use of capital and credit resources, complying with regulatory bodies, and mitigating tax burdens.

**Actuary** – Analyze the financial costs of risk and uncertainty. They use mathematics, statistics, and financial theory to assess the risk that an event will occur, and they help businesses and clients develop policies that minimize the cost of that risk. Actuaries’ work is essential to the insurance industry.

**Market Research Analysts** – Research and gather data to help companies market their products or services. They collect data and information on consumer demographics, preferences, needs, and buying habits. They evaluate and interpret data using statistical techniques and software to forecast future trends. They often make charts, graphs, infographics and other visual aids to present the results of their research.

*Please Note: This handout is intended to be a sampling of resources. For additional information, please schedule an appointment through EagleLink.*