




## FINANCE



# CAREER SUCCESS GUIDE

Great Career Ideas • Creating Your Plan • College Resources



**Kay Ivey, Governor of Alabama**

## A MESSAGE FROM THE GOVERNOR

As I've said on many occasions, our people are Alabama's greatest strength, especially our young people, who hold the state's future in their hands. As the guardians of our state's future, students deserve every possible tool to help them—and Alabama—succeed in all areas.

To achieve this, we have created the Alabama SUCCESS Guides, which are designed to assist students in identifying resources regarding

careers, postsecondary education and financial literacy. Through our students, we are positioning our state for even greater accomplishments. They will be well-equipped for careers in Alabama's workforce which will allow them to compete—and excel—in our global economy.

This Alabama SUCCESS Guide is an excellent tool in helping our students of today become our leaders of tomorrow.

# ATTENTION PARENTS!

This guide is part of a series created to help students in Alabama learn more about high-demand careers, salaries, the steps they need to take to reach their goals, and the resources that can help them get there.

The workforce has changed since you entered it. Many of the jobs that exist today were not even created when you graduated from high

school, and the pace of change is faster than ever! However, since work skills are transferable to many jobs, by helping your student connect with what they learn in the classroom to real jobs that interest them, they will graduate better equipped for life after high school.

Thank you for talking with your child about what careers interest them – and why. You can help them by

sharing your own work experiences with your child. Ask people in your community who work in jobs that interest your child to share about their careers or let your child visit their workplace. And last, but not least, go with your child to meet with their school counselor or career coach to get them moving in the right direction. Help them prepare for their future...today.



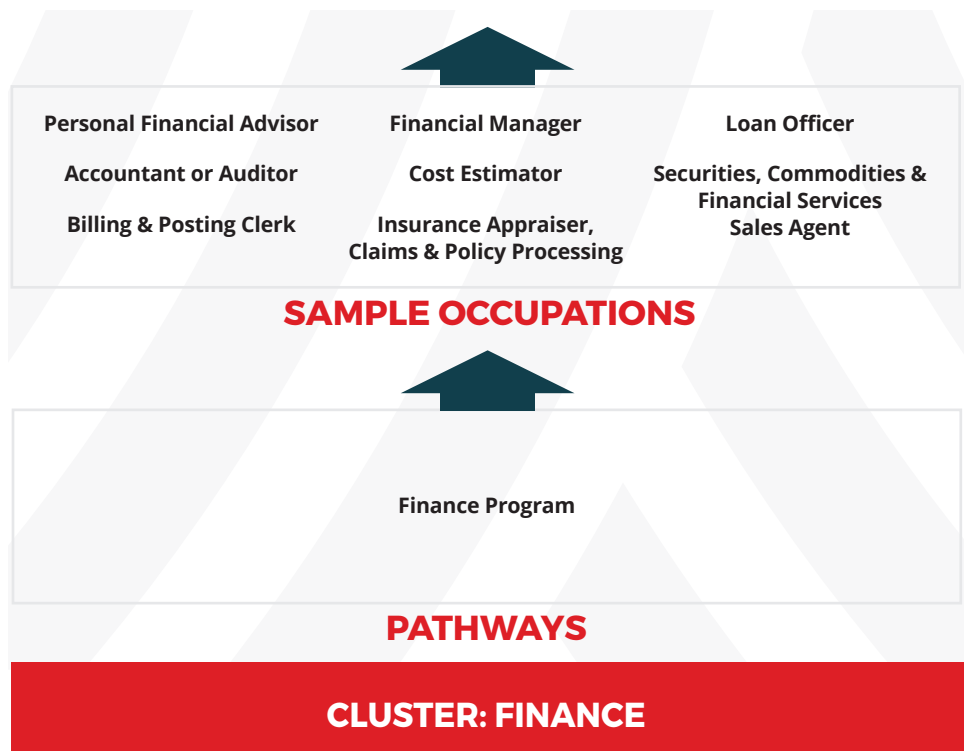
# WHAT EMPLOYERS WANT

**BUFFY MURPHY**  
**PRESIDENT**  
**ALABAMA JUMP\$TART COALITION FOR**  
**PERSONAL FINANCIAL LITERACY**

“**THE NUMBER ONE REASON NEW OR EXISTING BUSINESSES FAIL IN AMERICA IS A LACK OF RESPONSIBLE FINANCIAL MANAGEMENT BY EMPLOYEES AND OWNERS.** The business community is looking for students entering the workforce who are equipped with leadership skills that demonstrate a drive to succeed, a strong work ethic, and essential financial skills, regardless of the field of study. Alabama students have a unique opportunity through career training programs to gain basic knowledge in banking and finance, insurance, financial management, and accounting that will give them an edge when competing for jobs across Alabama and the nation. Knowing how to purchase insurance for home or auto, building a budget, and running a multimillion-dollar company all require an essential understanding of basic financial concepts and the structure of our economy.”

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# THINK AGAIN

**MYTH:** Accountants are stuck at their desks all day.

**FACTS:** Accountants are needed at every company in every industry. They are highly valued team members whose workday can include attending and leading meetings, working with clients, and traveling. Accountants can choose to work for an organization that produces a product or provides a service matching their interests and values.

Now is the time to take a fresh look at Finance careers you may not have considered before.

# REALITY CHECK

**WHAT IT COSTS TO LIVE ON YOUR OWN IN ALABAMA**  
**Estimated 2017-2018 monthly expenses for a 22 year-old living in Birmingham.**

**NOTE:** Keep in mind that your paycheck will be reduced by about 30 percent to cover taxes, retirement, and insurance. What's left is known as your "take-home pay." Subtract 30 percent from the salaries shown on pages 5 and 6 to get a more accurate take-home amount.

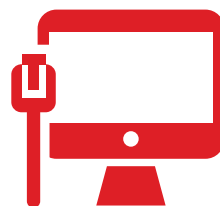
**Groceries:**  
 \$350-\$400



**Mobile Phone:**  
 \$55



**Cable and Internet:**  
 \$80



**Gasoline:**  
 \$100  
 (1,000 miles @ \$3.00 per gallon, 30 mpg)



**Rent and Utilities:**  
 \$700-\$850  
 (1 Bedroom)



**Car Payment:**  
 \$350-\$450  
 (Used 2016)



**Car Insurance:**  
 \$60-\$125  
 (6-Month Policy)



**Sources:**  
 RENT: [rentbits.com/rb/t/rental-rates/birmingham-al](http://rentbits.com/rb/t/rental-rates/birmingham-al)  
 CAR: [carsdirect.com](http://carsdirect.com)  
 MOBILE PHONE: [att.com](http://att.com), [verizon.com](http://verizon.com)  
 GROCERIES: [bestplaces.net](http://bestplaces.net)  
 CABLE AND INTERNET: [birmingham.mybriighthouse.com](http://birmingham.mybriighthouse.com)  
 CAR INSURANCE: [progressive.com](http://progressive.com)  
 GAS: [gasbuddy.com](http://gasbuddy.com)





## PERSONAL FINANCIAL ADVISOR

**Job Description:** Advise clients on financial plans using knowledge of tax and investment strategies, securities, insurance, pension plans, and real estate. Duties include assessing clients' assets, liabilities, cash flow, insurance coverage, tax status, and financial objectives.

**Education:** Bachelor's degree

**Salary Range:** \$50,409 – \$164,883



## BILLING AND POSTING CLERK

**Job Description:** Compile, compute, and record billing, accounting, statistical, and other numerical data for billing purposes. Prepare billing invoices for services rendered or for delivery or shipment of goods.

**Education:**

High school diploma or equivalent

**Salary Range:** \$24,994 – \$36,714

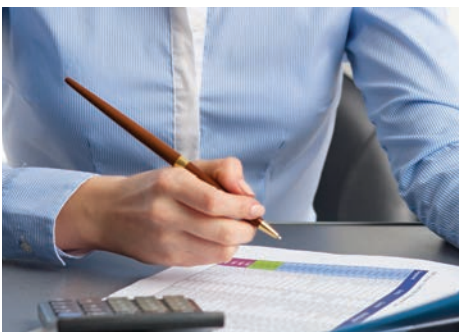


## COST ESTIMATOR

**Job Description:** Prepare cost estimates for product manufacturing, construction projects, or services to aid management in bidding on or determining price of product or service. May specialize according to particular service performed or type of product manufactured.

**Education:** Bachelor's degree

**Salary Range:** \$39,874 – \$74,331



## ACCOUNTANT OR AUDITOR

**Job Description:** Examine, analyze, and interpret accounting records to prepare financial statements, give advice, or audit and evaluate statements prepared by others. Install or advise on systems of recording costs or other financial and budgetary data.

**Education:** Bachelor's degree and License

**Salary Range:** \$44,733 – \$81,599



## FINANCIAL MANAGER

**Job Description:** Plan, direct, or coordinate accounting, investing, banking, insurance, securities, and other financial activities of a branch, office, or department of an establishment.

**Education:** Bachelor's degree

**Salary Range:** \$78,146 – \$155,703



## INSURANCE APPRAISER *Auto Damage*

**Job Description:** Appraise automobile or other vehicle damage to determine repair costs for insurance claim settlement. Prepare insurance forms to indicate repair cost or cost estimates and recommendations. May seek agreement with automotive repair shop on repair costs.

**Education:** Postsecondary non-degree award

**Salary Range:** \$53,727 – \$80,431



### **LOAN OFFICER**

**Job Description:** Evaluate, authorize, or recommend approval of commercial, real estate, or credit loans. Advise borrowers on financial status and payment methods. Includes mortgage loan officers and agents, collection analysts, loan servicing officers, and loan underwriters.

**Education:** Bachelor's degree

**Salary Range:** \$39,430 – \$85,817



### **SECURITIES, COMMODITIES & FINANCIAL SERVICES SALES AGENT**

**Job Description:** Buy and sell securities or commodities in investment and trading firms, or provide financial services to businesses and individuals. May advise customers about stocks, bonds, mutual funds, commodities, and market conditions.

**Education:** Bachelor's degree

**Salary Range:** \$33,013 – \$103,985



### **FINANCIAL ANALYST**

**Job Description:** Conduct quantitative analyses of information affecting investment programs of public or private institutions.

**Education:** Bachelor's degree

**Salary Range:** \$47,845 – \$114,743



### **INSURANCE CLAIMS & POLICY PROCESSING CLERK**

**Job Description:** Process new insurance policies, modifications to existing policies, and claims forms. Obtain information from policyholders to verify the accuracy and completeness of information on claims forms, applications and related documents, and company records. Update existing policies and company records to reflect changes requested by policyholders and insurance company representatives.

**Education:**

High school diploma or equivalent

**Salary Range:** \$25,771 – \$38,455



### **LOAN INTERVIEWER & CLERK**

**Job Description:** Interview loan applicants to elicit information; investigate applicants' backgrounds and verify references; prepare loan request papers; and forward findings, reports, and documents to appraisal department. Review loan papers to ensure completeness, and complete transactions between loan establishment, borrowers, and sellers upon approval of loan.

**Education:**

High school diploma or equivalent

**Salary Range:** \$25,336 – \$37,895



### **BUDGET ANALYST**

**Job Description:** Examine budget estimates for completeness, accuracy, and conformance with procedures and regulations. Analyze budgeting and accounting reports.

**Education:** Bachelor's degree

**Salary Range:** \$52,611 – \$92,651

## KAREN GALLAHAR FIRST VICE PRESIDENT

RAYMOND JAMES

Graduate of Robert E. Lee High School  
Montgomery, AL

I have been a Financial Advisor for 24 years. I recommend investments to over 800 clients and manage over 137 million dollars.

Working since I was 16 years old instilled good work ethics. Because of that, I was offered job opportunities that allowed me to excel to better positions. I had several sales jobs that gave me experience in customer service. I used that experience and the contacts that I made to help me move up the ladder at the companies where I was employed. I gained the confidence of upper management who took a

chance on me. I had no idea that I would end up as a Financial Advisor. When I was hired it was because I had a lot of sales experience. When you are helpful and do what you say you will do, you gain confidence from not only your clients but from the people you work for. Management took a chance on me, and I worked day and night not to let them down. I continue to this day to work hard every day to be ethical and know that my faith in the Lord will influence every decision I make for each and every client that I have. They know that I am here for them through all their good and

bad times. I love my job and cannot imagine doing anything else. I have been with the same company for twenty-seven years and will continue as a Financial Advisor. Luckily, this position is not one that I have to retire at a certain age, so I will continue to serve my clients as long as I am physically able to.

**“Working since I was 16 years old instilled good work ethics.”**

## KASEY POWELL CERTIFIED PUBLIC ACCOUNTANT/CERTIFIED FRAUD EXAMINER

JAMISONMONEYFARMER PC

Graduate of Northridge High School  
Tuscaloosa, AL

As a supervisor at JamisonMoneyFarmer, my primary areas of practice include audit and review services, financial statement preparation, bookkeeping, tax preparation and planning services.

I really credit the Co-Op program at Northridge for helping me gain experience, knowledge, and intangibles that have helped me so far in my career. My mom worked three jobs while I was in high school, so I always knew that hard work paid off. However, it took me entering the work force to truly get a taste for things myself, and the combination has helped

**“I knew the one thing that I could do best to help me stand out was to work really hard.”**

me succeed. I enrolled at the University of Alabama in 2008. Starting out, I was a general business major, and I did not know what specific program I wanted to enter. Something just clicked, and I knew that I wanted to move toward accounting. Even when I learned of the requirements, including passing the CPA exam, I knew that was the correct path.

I believe my best attribute that has made me successful in my career is my work ethic. Working throughout high school and college helped me build upon the groundwork laid by my parents. By the time I started my career, I knew the one thing that I do best to help me stand out was to work really hard. And that's what I did, and that's what I continue to do. There is always someone else working just as hard if not harder than you out there. Slacking up and being complacent will have you in quicksand in your career.

## DELBERT MADISON CASH MANAGEMENT OFFICER

SERVISFIRST BANK

Graduate of Robert E. Lee High School  
Montgomery, AL

My current role is to work with corporate clients and potential prospects of the bank. I assist in providing solutions to help them manage their company cash flow.

I am a proud product of the Montgomery Public School system. I started my early days at Chisholm Elementary and moved to Goodwyn Junior High and concluded my high school years at Robert E. Lee. As I look back, I really believe that I have benefited from experiences at each level. For example, in elementary I had to learn the art of doing

the right thing and not being that student who caused distractions. In junior high, I was really taught that doing a little bit extra will go a long way in any process. In high school, I learned life skills by taking two courses in home economics and acquired business skills from my business courses. After high school, I came to a crossroad where I had to determine

**“My habit of going the extra mile to get work done... has served me well.”**

if I would go to the Navy or go to college. I eventually settled on college, and it was the best decision I could have ever made. My college experience fine-tuned me in ways that I could not imagine or predict. I would say the most important attribute for me has been the ability to build rapport with customers. Once this is done, they will see you as a trusted partner. In addition, I would say my habit of going the extra mile to get work done, which sometimes requires me to work late or on weekends, has served me well.





## JENNIFER WILKERSON PELHAM

LOAN REVIEW OFFICER

TROY BANK & TRUST

Graduate of Ariton High School  
Ariton, AL

My job is considered an internal auditor position at the bank. My position focuses on monitoring the loan portfolio and reviewing our large loan relationships.

From the time I was in elementary school, I excelled in the area of math. My high school teachers encouraged me to look into careers that were math-based. Education, engineering, and business majors were all considered. Upon suggestions from my college professors, I took a couple of business and accounting classes and knew that was the field for me!

After obtaining my degree in accounting from Troy University, I worked as an auditor for the State of Alabama. Investigations always interested me, so the auditing sector of accounting was a great fit. A few years later, I decided to obtain my CPA license, and I entered the banking industry at Troy Bank & Trust as an internal auditor. I would say that good communication is key to success. The

**“Good communication is key to success.”**

term “auditor” many times has a negative connotation associated with it. It seems like we’re always delivering bad news or citing wrongdoings. However, the auditor position is intended to make the business better. Delivering criticism and recommendations in a constructive way is essential. Therefore, I would say that good communication and my ability to get along with my peers have both had a great impact on my success. Although the banking industry is constantly changing, I am excited about the future of my career at a growing community bank!

## JAMIE PAYTON

CHIEF EXECUTIVE OFFICER

HERITAGE SOUTH CREDIT UNION

Graduate of Sylacauga High School  
Sylacauga, AL

In my position as CEO, I have the responsibility to the members of the credit union to offer products and services that meet our members’ needs, obtain and retain the appropriate staff to appropriately maintain these products and services with the standards that we feel are adequate for our members, as well as develop and lead the management team that produces many of these products, services, standards,

and quality service. Much of this is controlled by managing a strategic business plan for the company and continually enrolling the Board of Directors to continue their education in the financial field and stay up to date on regulations.

When I was in high school, I discovered the business department and my interest in accounting and finance. Due to family medical and financial

difficulties when I was a child, I did not feel that college was an option for me as all my friends were planning for college. I was always an excellent student and graduated in the honor group of my senior class of high school. I was able to find a job at a credit union, and it sparked more interest in the financial world for me. I was able to build my skills on the job and increase my knowledge of finance to a level and ability to achieve other positions. With desire and my outstanding work ethic instilled at a young age, I have been able to climb the proverbial ladder of success to get to where I am today.

**“With desire and my outstanding work ethic instilled at a young age, I have been able to climb the proverbial ladder of success to get to where I am today.”**

## JONATHAN FOWLER

FINANCIAL EDUCATION SPECIALIST

REDSTONE FEDERAL CREDIT UNION

Graduate of Madison Academy  
Huntsville, AL

I work in the Community Relations department at Redstone Federal Credit Union. The best way I describe my job is by saying I am RFCU’s ambassador in our local schools (k-college). I am the face at most events in the community for this age group. I try to teach students how to save their money, spend their money wisely and share or volunteer in the community.

If I could do it over I would attend a community college first and then move on to a four-year institution. I was really undecided as

to what career I wanted. I worked all through college, and it helped me make money and network. I didn’t love each of those jobs, but they helped me make money, meet new people, and educate myself on products and services of different companies. Making a decision for my career was a tough choice. I knew I was good with people because of my past, but I didn’t know there was a job out there where I could really be where I am now. As an ambassador of the credit union for our youth, I get to meet people, hear their needs and wants, teach them about their

financial decisions, and be the voice for them at our company. I hope to continue helping others and to be a positive influence in our community. I know I work for a company that I believe in, and their motto is “People Helping People.”

**“I hope to continue helping others and to be a positive influence in our community.”**



# MAKE A PLAN

## SIT DOWN WITH YOUR PARENTS AND COUNSELOR AND CREATE A PLAN

Map out an Alabama Education Plan (sample below) based on your interests, strengths, and possible career goals. Your plan outlines the courses and electives you'll take in high school, plus related co-curricular organization and career preparation experiences. Your school counselor or career coach will work with you to determine the learning experiences needed for you to complete your plan, such as using distance learning or earning college credit from your local community college. Below is a sample Alabama Education Plan for you to use as a guide.

### SAMPLE EDUCATION PLAN FOR THIS CAREER CLUSTER

GRADE 9	GRADE 10	GRADE 11	GRADE 12
FRESHMAN YEAR	SOPHOMORE YEAR	JUNIOR YEAR	SENIOR YEAR
English 9 Algebra I Physical Science World History *Career Preparedness *LIFE PE **Elective	English 10 Geometry Biology United States History 10 *Health/Elective **Elective **Elective	English 11 Algebra II with Trig Environmental Science United States History 11 **Elective **Elective **Elective	English 12 Math Elective Science Elective US Government/Economics **Elective **Elective **Elective

\*Other Required Courses

\*\*Career & Technical Education and/or Foreign Language and/or Arts Education (3 Credits)

### FINANCE CLUSTER COURSES

Accounting	Business Technology Applications	Commercial Insurance	Senior Career Pathway Project - Finance
Advanced Accounting	Career Preparedness	Financial Management	
Banking & Financial Services	College Accounting	Insurance Services	
Business Finance		Personal Insurance	

### CO-CURRICULAR

### WORK-BASED LEARNING

DECA	Job Shadowing	Internship	Work Experience
FBLA	Career Day/Fair	Field Trips	Guest Speakers

# GETTING READY

## MAPPING OUT YOUR PROGRAM

### GRADE 8

- Research your career options based on your interests, talents, and goals.
- Create an Alabama Education Plan (see page 9).

### GRADE 9 FRESHMAN YEAR

- Choose a career cluster.
- Do your best work in all your classes. Course selection and grades really do count when you are applying to colleges and training programs.
- Keep a folder or portfolio of your activities, awards, accomplishments, and work experience, and add to it during your high school career.

### GRADE 10 SOPHOMORE YEAR

- Continue building the strongest possible academic record.
- Consider taking the ACT if you plan to apply to a two-year college or university in the future.
- Consider taking the PSAT (Preliminary SAT/National Merit Scholarship Test) if you plan to apply to a two-year college or university in the future.
- Use the information in your portfolio to create a resumé.
- Apply for summer jobs, internships, or volunteer activities related to your career cluster.

### GRADE 11 JUNIOR YEAR

- Take the PSAT/NMSQT.
- Use resources available at your school (books, online tools, college fairs, etc.) to research postsecondary education options related to your career goals.
- Register to take either the ACT or the SAT I and SAT II Subject Tests. (There are testing dates every month from January through June). Registration deadlines are approximately four weeks before each testing date.
- Apply for summer jobs, internships, and volunteer activities related to your career goals.
- Use [studentaid.ed.gov](http://studentaid.ed.gov) to determine your financial aid eligibility.

### GRADE 12 SENIOR YEAR

- In the fall, apply to postsecondary programs and retake any standardized college admissions tests if you would like to improve your score.
- Beginning in October, complete college financial aid forms. Deadlines and required data differ from school to school, so read the instructions carefully.
- In the spring, choose your postsecondary program on the basis of where you have been accepted, costs, etc.
- Continue doing your best work. All schools require a final transcript before making your acceptance official.

## COLLEGE PREP: GETTING ACCEPTED

The college admissions process can be stressful and a bit scary, especially if you are the first in your family to apply. Give yourself the best shot at getting into a college program that matches your goals by following these five steps:

### 1. MAKE THE GRADE

Your grade point average really does count, so do your best work on every assignment, pay attention in class, and participate in group discussions.

### 2. MAKE A LIST

Before you can apply to college, you have to figure out what you would like to study and what matters most to you (like college location, size, or religious affiliation). Use the college guides in your local library, school library, school counselor's or career coach's office to start making a list of colleges that interest you. Use online tools like [collegeboard.org](http://collegeboard.org) and [accs.cc](http://accs.cc) to learn more about each school and take virtual campus tours.

### 3. GET INVOLVED

Build teamwork and leadership skills by joining career technical student organizations, clubs, and teams at your school, volunteering for service projects, and participating in church or community activities.

### 4. PLAN FOR TEST

Most colleges want scores from the ACT, SAT, or SAT II tests. See what tests the schools on your list require, sign up to take them in time to include the scores on your application, and then practice the free SAT sample questions at [collegeboard.org](http://collegeboard.org) or sample ACT tests at [actstudent.org](http://actstudent.org).

### 5. BE NEAT AND COMPLETE

Before you send in a college application, double-check your spelling, make sure nothing is missing, and save a copy just in case you have to submit it again.

## PAYING YOUR WAY: FINANCIAL AID

Every Alabama student can afford to go to college. It just takes a little planning. Put your college dreams within financial reach by taking these five steps:

### 1. CONSIDER A COMMUNITY COLLEGE

Alabama's public and private two-year colleges offer an affordable way to earn an associate's degree or complete enough credits to transfer into a four-year school as a junior. Learn more at [accs.cc](http://accs.cc).

### 2. WEIGH YOUR OPTIONS

Attending one of Alabama's four-year public or private schools cuts travel costs and other living expenses, as compared to attending schools out of state. In addition, public schools offer reduced in-state tuition, and, if there's a college nearby, you can save even more by living at home.

### 3. RISE TO THE TOP

Apply to a couple of schools at which your grades and accomplishments put you near the top of the typical applicant pool.

### 4. DO A LITTLE DIGGING

More than one million local, national, and college-specific scholarships are available each year. Ask your school counselor or career coach for help finding printed scholarship resource guides. To find and apply for scholarships online, sign up for the free college scholarship search source [achievealabama.org](http://achievealabama.org).

### 5. APPLY FOR AID

Fill out the Free Application for Federal Student Aid (FAFSA) beginning on October 1 of your Senior year. FAFSA forms and instruction booklets are available at your school counselor's office and online at [studentaid.ed.gov](http://studentaid.ed.gov). Some schools also require the CSS/Financial Aid Profile form ([profileonline.collegeboard.org](http://profileonline.collegeboard.org)), and others have their own financial aid forms. Carefully read each college's application to know what forms you need to submit and when.

	AGRICULTURE, FOOD & NATURAL RESOURCES
	ARCHITECTURE & CONSTRUCTION
	ARTS, A/V TECHNOLOGY & COMMUNICATIONS
	BUSINESS MANAGEMENT & ADMINISTRATION
	EDUCATION & TRAINING
	<b>FINANCE</b>
	GOVERNMENT & PUBLIC ADMINISTRATION
	HEALTH SCIENCE
	HOSPITALITY & TOURISM
	HUMAN SERVICES
	INFORMATION TECHNOLOGY
	LAW, PUBLIC SAFETY, CORRECTIONS & SECURITY
	MANUFACTURING
	MARKETING
	STEM
	TRANSPORTATION, DISTRIBUTION & LOGISTICS

## CLUSTER PATHWAYS

Finance Program

## POST SECONDARY LEARNING

COMMUNITY COLLEGE

4-YEAR COLLEGE/UNIVERSITY

WORK-BASED LEARNING

### CONTACT INFORMATION

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