

The image features a solid orange background. On the left side, there are several thin, white, curved lines that sweep across the frame, creating a sense of motion or flow. The word "ECONOMIST" is centered in the middle of the image in a bold, white, sans-serif font.

**ECONOMIST**

# Economist

Economists study how society uses things, such as land, labor and machinery, to create products and services. They work in many areas including universities, government and companies, where they use statistics in order to find patterns in economic activity, confidence levels and people's behavior. This information is needed to predict things such as supply and demand of a product or service. A background in mathematics, engineering, business, law, sociology or history is common for those who work in this field.

Education Requirements: Four-Year Bachelor's degree,  
Master's degree



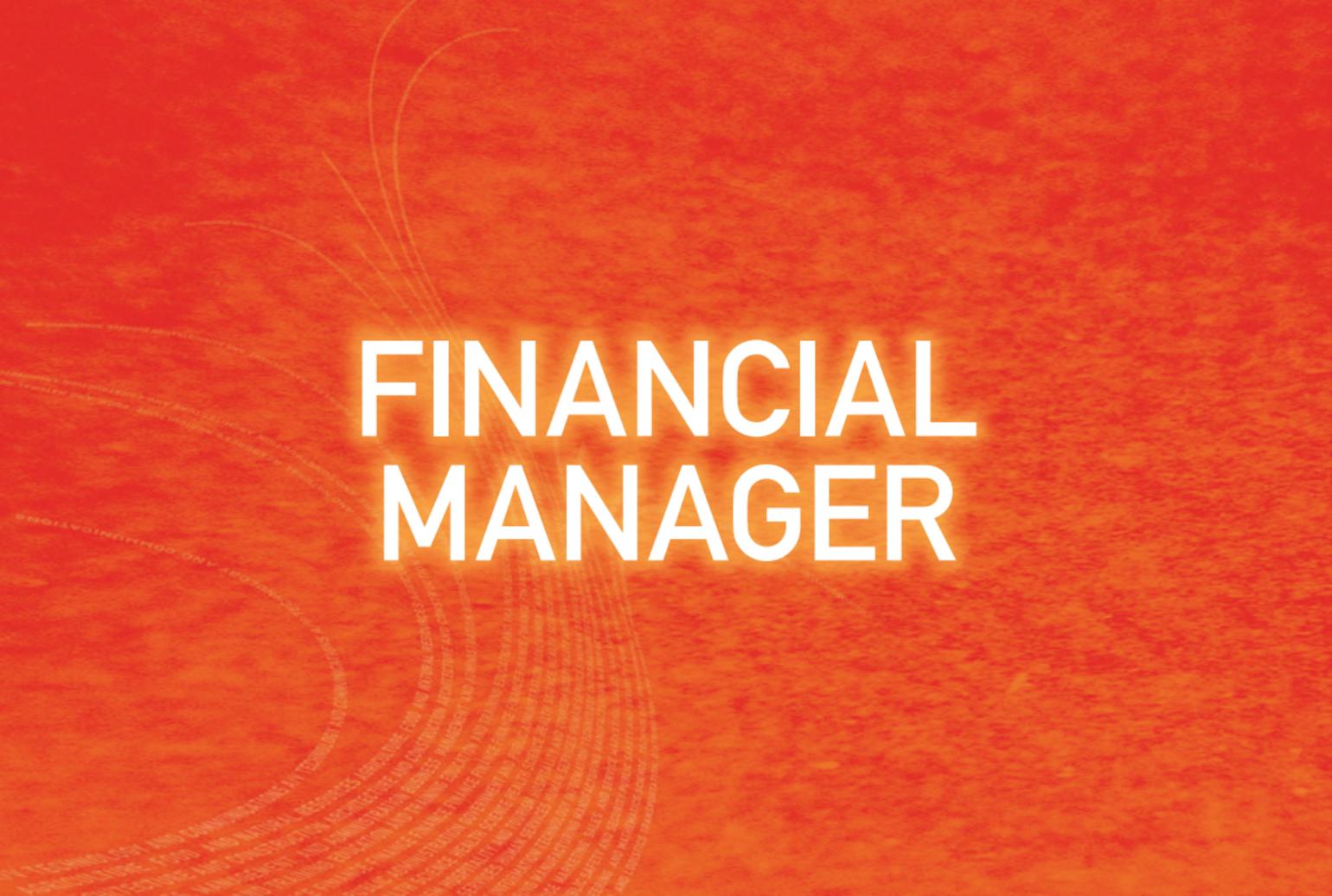
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# FINANCIAL MANAGER

# Financial Manager

Financial Managers watch over the movement of cash, credit and products through a company. They create financial reports and figure out where money should be placed. Many duties are special to their organization or industry. For example, government Financial Managers must be aware of the government spending and budgeting, while healthcare Financial Managers must be knowledgeable about issues involving healthcare financing. More and more, they play important roles in the financing when companies combine with each other or start to sell products in other countries.

Education Requirements: Four-Year Bachelor's degree



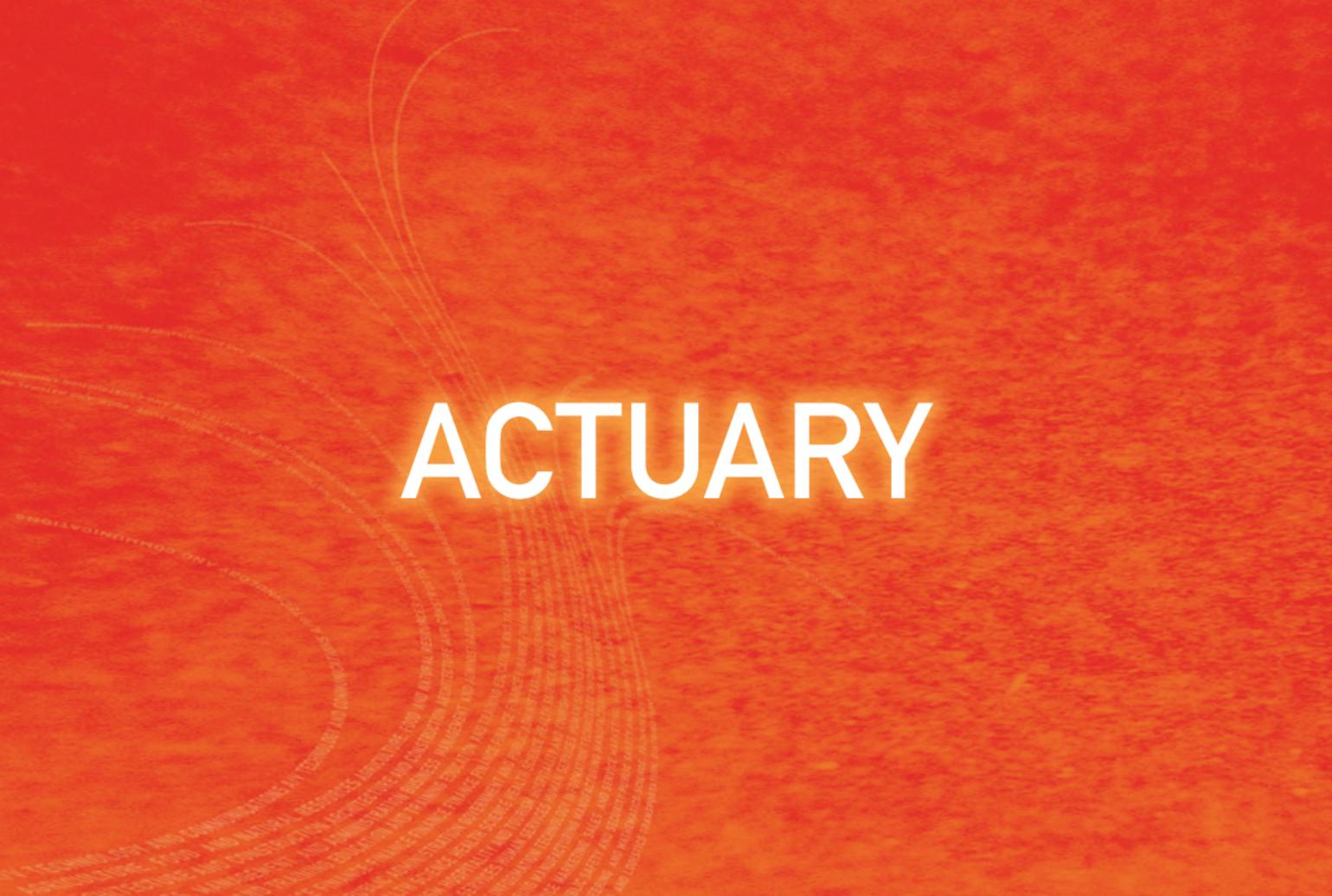
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**ACTUARY**

# ACTUARY

## Actuary

Actuaries design insurance and pension plans. They create and look at data to estimate the chance and likely cost of an event such as death, sickness, injury, disability or loss of property. Actuaries also answer financial questions about things such as giving money to pensions, investments and retirement plans. Actuaries need a strong background in mathematics and general business knowledge. They also need to be comfortable on computers, developing and using spreadsheets and databases.

Education Requirements: Four-Year Bachelor's degree



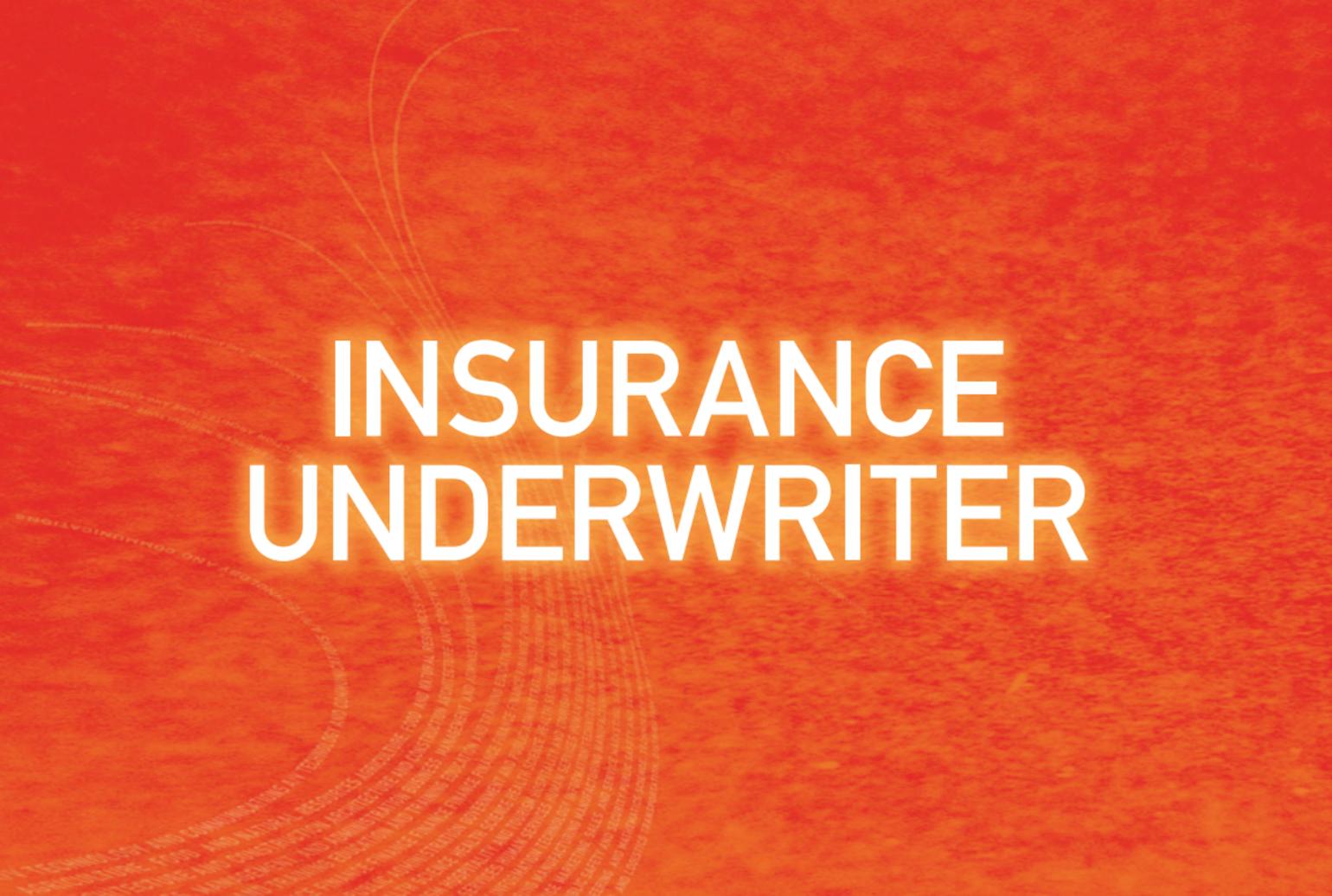
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The background is a solid orange color with several thin, white, curved lines that sweep across the left side of the image, creating a sense of motion or a stylized graphic element.

# INSURANCE UNDERWRITER

# Insurance Underwriter

Insurance Underwriters issue insurance policies. They decide if insurance will be provided and under what terms. They look at and select or reject applicants for insurance according to the degree of risk of insuring them. Insurance Underwriters are needed to find and estimate the risk of loss from policyholders, establish who receives a policy, determine the appropriate amount to charge and write policies that cover this risk. They must use this information to make sure that insurance companies can make money and stay in business.

Education Requirements: Four-Year Bachelor's degree



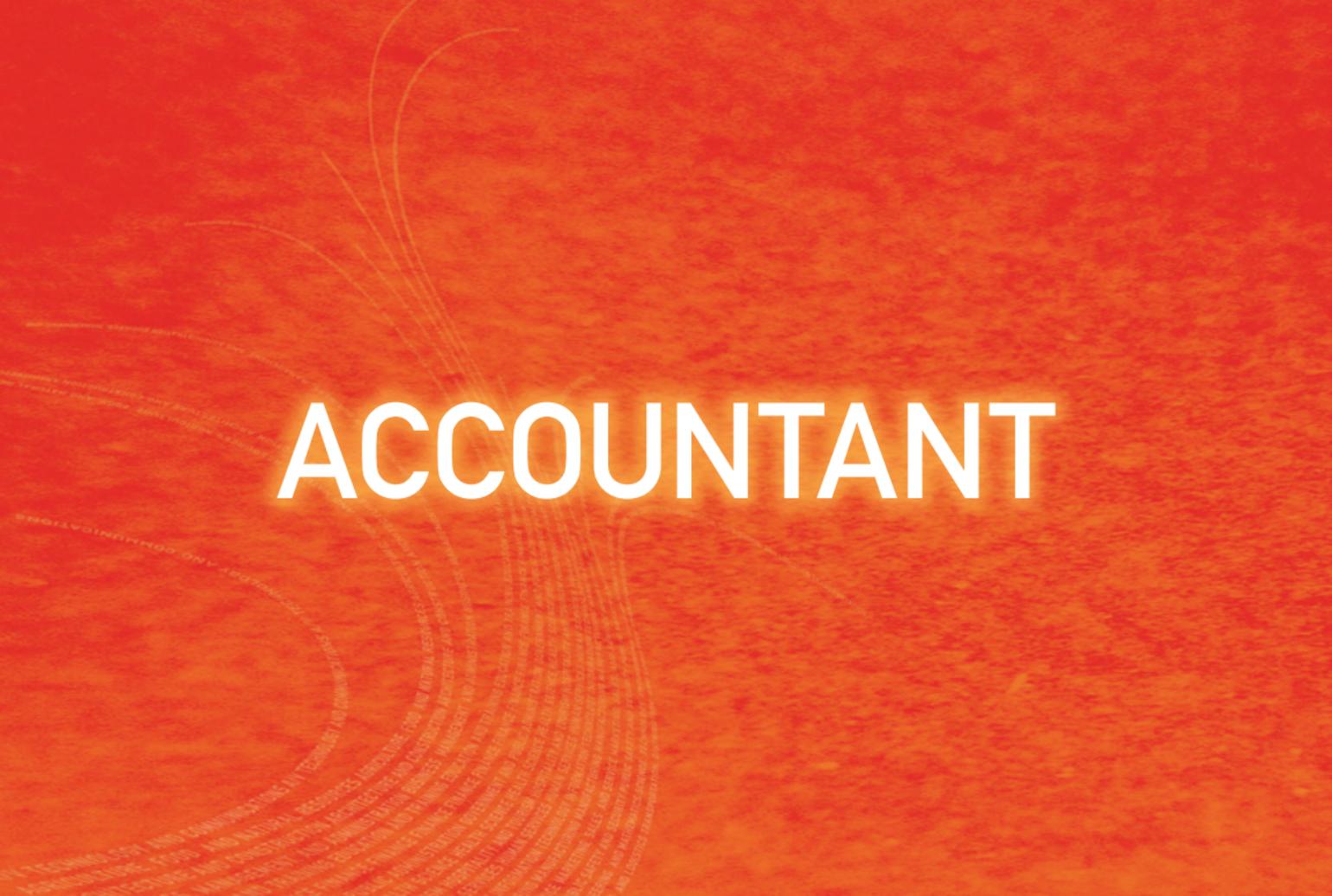
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The background is a solid orange color with a subtle, fine-grained texture. On the left side, there are several thin, white, curved lines that sweep across the frame, creating a sense of motion or a stylized graphic element. The word "ACCOUNTANT" is centered in the middle of the image.

**ACCOUNTANT**

# ACCOUNTANT

## Accountant

Accountants help to make sure that finances are in good order, public records are correct and taxes are paid correctly and on time. They look at and communicate financial information for companies, individual clients and the government. It is their job to design, install, maintain and use general accounting systems to prepare, look at and check up on financial reports. Many Accountants also offer help with budgets, financial and investment planning, information technology questions and limited legal services.

Education Requirements: Four-Year Bachelor's degree



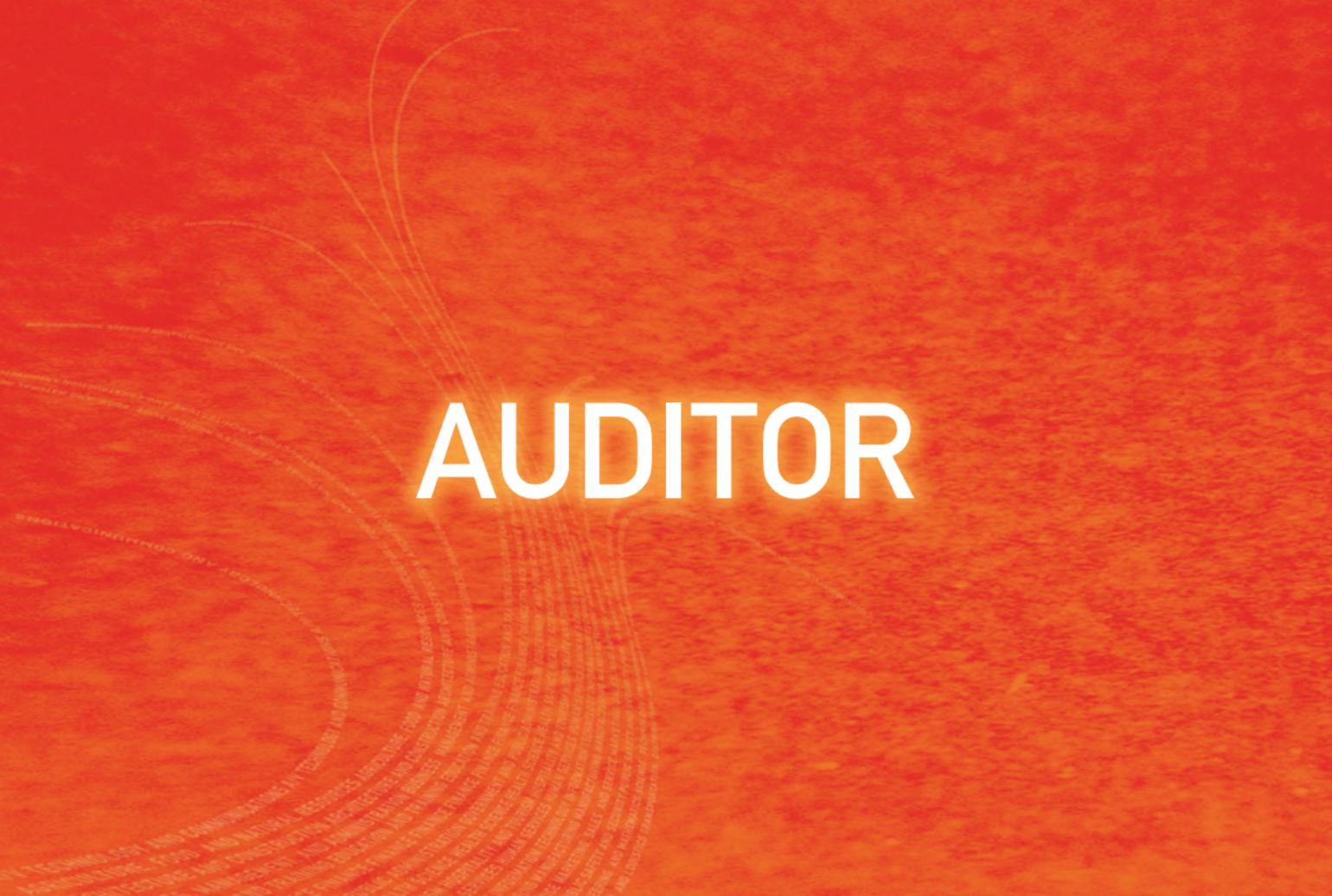
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**AUDITOR**

# AUDITOR

## Auditor

Auditors check to make sure their organization's internal controls are working and check for bad decisions, waste or fraud. They look at their company's financial and information systems, management processes and internal controls to make sure that records are correct and controls are working. Auditors also review company operations, checking to see if they have worked and are following corporate rules and government laws. They can work within businesses, industries and government organizations or just come in to give advice.

Education Requirements: Four-Year Bachelor's degree



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# MARKET RESEARCH ANALYST

# Market Research Analyst

Market Research Analysts help companies understand what types of products people want and how much consumers will likely be willing to spend for those products. They also help companies sell products to the people most likely to buy them. Gathering data on competitors and examining prices, sales, marketing tools and distribution, they use this data from past sales to predict future sales. Market Research Analysts use a variety of ways to collect this data such as interviews, focus groups and organized surveys in public places such as shopping malls and grocery stores.

Education Requirements: Four-Year Bachelor's degree



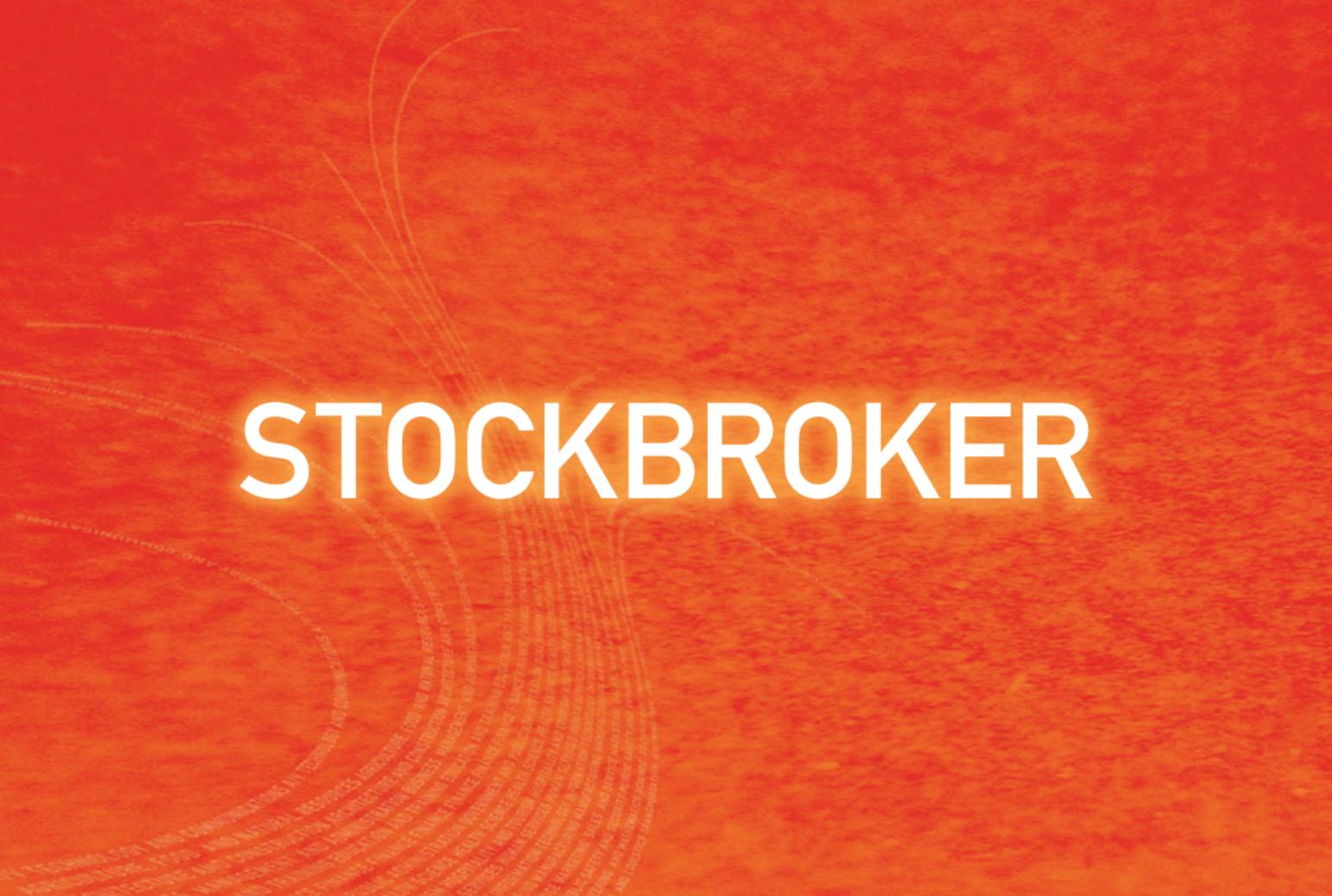
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**STOCKBROKER**

# Stockbroker

Stockbrokers inform individuals, groups or businesses about investments and market conditions. They collect this information and give it to a trader at their company or use it themselves to buy or sell stocks and bonds for their clients. A strong understanding of financial markets and good people skills are necessary. An important part of a Stockbroker's job is finding clients and building a customer base.

Education Requirements: Two-Year Associate's degree,  
Four-Year Bachelor's degree



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The image features a solid orange background. On the left side, there are several thin, white, curved lines that sweep across the frame, creating a sense of motion or a stylized graphic element. In the center, the words "CREDIT MANAGER" are written in a large, bold, white, sans-serif font. The text is the primary focus and is centered horizontally.

# CREDIT MANAGER

# Credit Manager

Credit Managers oversee a firm's issuance of credit. They are responsible for establishing ways to create credit ratings, determining credit ceilings and watching the collections of past-due accounts. As the Credit Manager, they direct and coordinate the activities of workers who do credit investigations and collect overdue accounts for banks and other businesses. They can work to watch over lines of credit between several businesses or lines of credit between businesses and customers.

Education Requirements: Two-Year Associate's degree,  
Four-Year Bachelor's degree



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# BUDGET ANALYST

# Budget Analyst

Budget Analysts are in charge of budgets for groups and businesses. They work in private, nonprofit and public companies to find ways that the business can run better. They try to find the best way to give out money and other resources among various departments and programs. Budget Analysts spend most of their time working alone, finding and organizing data and getting budget proposals ready. Some Budget Analysts travel to get budget details firsthand or to personally check on where the money is going.

Education Requirements: Two-Year Associate's degree,  
Four-Year Bachelor's degree



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**INSURANCE CLAIMS  
ADJUSTER AND  
EXAMINER**

# Insurance Claims Adjuster and Examiner

Insurance Claims Adjusters and Examiners investigate and settle insurance claims on insurance policies that result from accidents, stealing of funds, property loss and damage. Adjusters plan and schedule the work required to process a claim. They might investigate claims by interviewing the person making the claim and witnesses, consulting police and hospital records or looking at property damage to determine the extent of the company's responsibility.

Education Requirements: High School diploma,  
Two-Year Associate's degree,  
Four-Year Bachelor's degree



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The image features a solid orange background. In the center, the words "INSURANCE SALES AGENT" are written in a bold, white, sans-serif font. The text is arranged in two lines: "INSURANCE" on the top line and "SALES AGENT" on the bottom line. To the left of the text, there are several thin, white, curved lines that sweep across the frame, creating a sense of motion or a stylized graphic element.

# INSURANCE SALES AGENT

# Insurance Sales Agent

Insurance Sales Agents sell insurance to new and current clients. They provide insurance advice and help policy holders settle insurance claims. They typically sell one or more types of insurance, such as property, life, health, disability and long-term care. Insurance Sales Agents should be lively, confident, hard working, able to meet at many different times and locations and willing to solve problems. Because they usually work without some one watching over them, sales agents must be able to plan their time well and have the desire to locate new clients.

Education Requirements: High School diploma,  
Two-Year Associate's degree,  
Four-Year Bachelor's degree



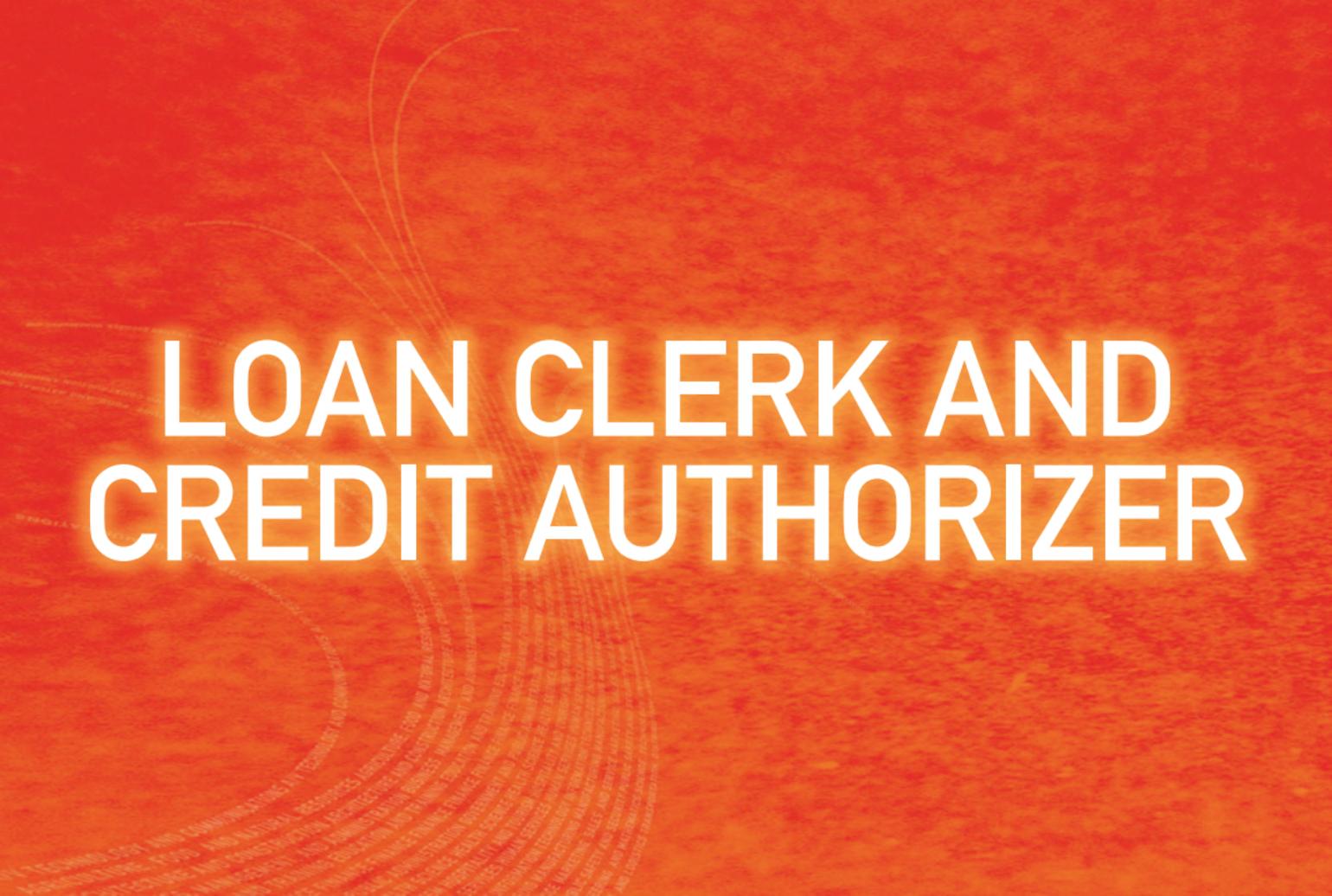
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# LOAN CLERK AND CREDIT AUTHORIZER

# Loan Clerk and Credit Authorizer

Loan Clerks and Credit Authorizers obtain personal information and review credit history to determine the amount of credit they will offer. Loan Clerks collect documents and make sure that all information is complete and correct in the approval process for a new loan. Credit Authorizers approve charges against customers' accounts. Although most charges are approved automatically by computers, when accounts are past due, past their limit or not working, Credit Authorizers step in to decide whether to approve new charges.

Education Requirements: High School diploma



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# BILL AND ACCOUNT COLLECTOR

# Bill and Account Collector

Bill and Account Collectors, often called simply collectors, keep track of accounts that are overdue and try to collect payment on them. They locate customers to talk about accounts with problems, review terms of sales or contracts and figure out if and when the collections will be made. They work for collection agencies, banks, retail stores, government agencies, physicians' offices and hospitals. Good communication and people skills are necessary because they speak to people daily, some of whom may be having trouble paying bills on time.

Education Requirements: High School diploma



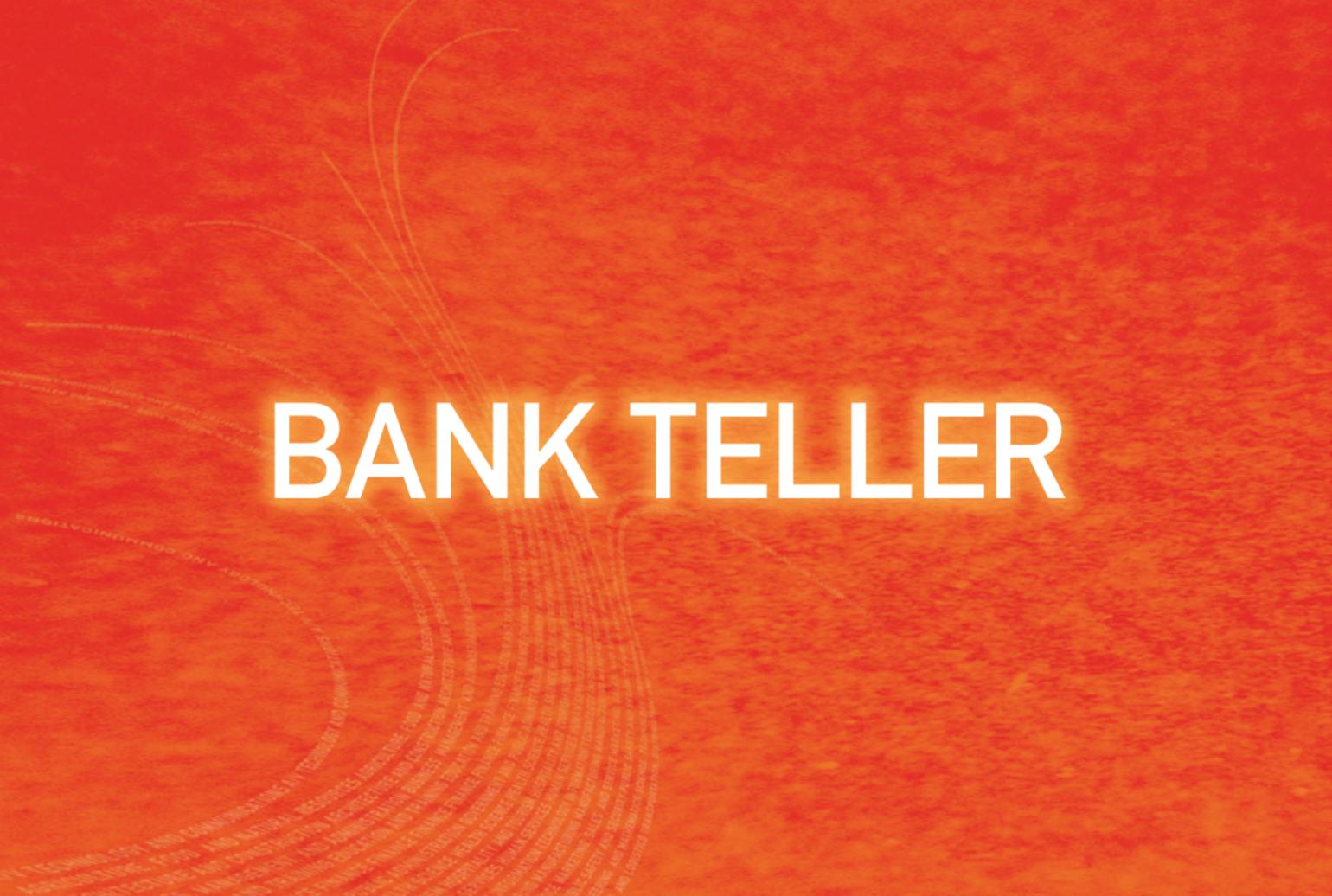
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**BANK TELLER**

# BANK TELLER

## Bank Teller

Bank Tellers cash checks, take in deposits and give out withdrawals from checking and savings accounts. They are responsible for the safe and correct handling of cash in their drawer, the sale of savings bonds, taking payment for customers' bills and credit cards as well as the sale of travelers' checks. Tellers should enjoy working with the public, feel comfortable handling large amounts of money and be trustworthy. They should also be careful, organized and pay attention to details to avoid making errors and to find errors made by others.

Education Requirements: High School diploma



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