CAL POLY
STUDENT SERVICES
ORFALEA COLLEGE OF BUSINESS

FINANCIAL MANAGEMENT CONCENTRATION

Overview of Financial Management
Financial Management is the art and science of:

- Valuing assets such as stocks, bonds, real estate, etc.
- Formulating investment objectives for households, companies, government, etc.
- Constructing portfolios to meet investment, retirement planning, risk planning objectives
- Evaluating performance and meeting financial targets
- Managing and hedging risks for various consumers such as investors & corporations

What skills does Financial Management require?

- Analytical and technical skills
- Ability to use current computer technology relevant to finance
- Be able to understand and appropriately use data and information to determine the financial stature of a corporation, organization, government, etc.
- Time management and prioritization skills
- Excellent oral and written communication skills, especially in regards to business and the financial industry
- Comprehend written reports and associated charts and graphs quickly and accurately
- Gain a strong knowledge of capital markets, including their history and how they are currently regulated
- Know how to measure and manage financial risk among a variety of financial investments and businesses
- Value and uphold ethics and fair business practices

Sample Job Functions and Descriptions for Financial Management Professionals
Financial Analyst - Determine corporate financial needs, analyze capital budgeting projects, and formulate long-- range financial plans. The analyst may visit credit agencies to explain a firm's position, analyze competitors, monitor the market price of a firm's securities, analyze lease agreements, and determine the needs and methods of dealing with derivatives.

Credit Manager - Establish policies for granting credit to suppliers, set guidelines for collecting on credit and consider whether or not to securitize receivables.

Controller - This position involves financial planning, accounting, financial reporting and cost analysis. It will involve property, revenue, benefits, derivatives, lease/joint interest accounting, and may need to develop forecasting models to project revenues costs.

Benefits Officer - Manage pension fund assets, establish employee 401(k) plans, determine health care benefits policies, and work with human resources to set up cost-- effective employee benefits. This position requires knowledge of finance, human resources management, and organizational behavior.

Investor Relations - Connect with the investing public by disseminating financial information, respond to queries from institutional investors, issue press releases to explain corporate events, and organize teleconferences with investors.

Real Estate - Find real estate locations for a company, negotiate lease agreements, acquire real estate and value properties. *Take BUS 435 & BUS 437 as electives*

Financial Planner/Advisor - Assist individuals to plan for retirement, plan for insurance needs and design investment strategies to meet client's goals. Some personal financial planners work for brokerage firms, however the majority are self-employed. *Take BUS 432, 437 for your electives*

Portfolio Management - Invest money in stocks, bonds, real estate, venture capital and a variety of other instruments on behalf of their clients. Portfolio management firms may be part of a bank, an insurance company or independently owned.

Tax Associate - Prepare tax returns for large & small clients, including multi-- state, international businesses and high network individuals. Also, assisting an audit team in calculating the current deferred tax liability for corporate financial reporting purposes, could be involved.

What classes are involved?

Below is a link provided for you by the Office of the Registrar. This link will take you to a webpage to determine Flow Charts and Curriculum Sheets for your declared major and concentration.

- The *Flow Chart* and *Curriculum* Links will provide you information about your 4-- Year Academic Flowchart Financial Management along with pre-- requisites needed for each course. Review http://www.cob.calpoly.edu/advising/majors-concentrations/ for more information about course requirements for the Financial Management Concentration.

Access to Financial Management Concentration Flowchart and Curriculum: http://dots-util.calpoly.edu/mymap.php

1. Input your Catalog Year
2. Input your Major
3. Input your Concentration

Typical Job Titles (Cal Poly recent graduates)

- Financial Analyst
- Business Process Consultant
- Business Technology Analyst
- Investment Banking Analyst
- Purchase Analyst
- Internal Audit Consultant
- Budget Coordinator
- Financial Credit Manager
- Assurance Associate
- Systems Integration Analyst

Salary Information
Career Services' Graduate Survey for Cal Poly recent grads:

2014-2015 - Median Salary - $62,000
2013-2014 - Median Salary - $60,000

Access Career Services' Graduate Status Reports: https://careers.calpoly.edu/search.php

Preparation

- Find information about the Financial Management concentration at http://www.cob.calpoly.edu/advising/majors-concentrations/
- More specific information about the Financial Management Concentration can be found at http://www.cob.calpoly.edu/academic/finance/finance-program-requirements/
- Check out Career Services' Graduate Survey-- lists employers, job titles, and salary information of recent Cal Poly graduates divided by major/concentration -- https://www.careers.calpoly.edu/search.php
- Financial Management Association - http://fmacalpoly.com/ Meet people in your concentration, network with employers, and get involved to build your resume!

Senior Project Options

A. The Student Managed Portfolio Project

(BUS-461 and BUS-462) Students who wish to enroll in this course MUST obtain consent of the instructor and attend the first day of class.

B. The Cal Poly CFA Challenge

(BUS-464) Students who wish to enroll in this course should contact Dr. Ramezani as soon as possible.

C. Traditional Senior Projects (including Various Finance Certifications)

(BUS-464) will be taught by Dr. Ramezani. Students who wish to enroll in this course MUST attend the first lecture.

More information on Financial Management Senior Projects can be found here: http://www.cob.calpoly.edu/advising/graduation/senior-projects/

Career Research Resources

- www.careerservices.calpoly.edu – Cal Poly Career Services - career planning links, job listing links, career information and help
- Mustang Jobs – On your portal account, find local part-time job, internship, and career postings for Cal Poly students, in addition to information on employers who recruit Finance students

- http://www.bls.gov/ooh/business-and-financial/financial-analysts.htm - Department of Labor & Statistics info. Search for career positions for detailed info.

- www.Insideconsulting.com - News, resources, and career information about consulting jobs
- www.nationjob.com/financial/ - Accounting, Finance, & Insurance job listings
- Career Books available in the **Career Resource Center** at Career Services (Bldg. 124, Room 117), Open M-F 9am-3pm: *Careers in Finance; Career Opportunities in Banking, Finance, and Insurance; Opportunities in Financial Careers; Insider's Guide to Winning Jobs in Management Consulting, Investment Banking, & Securities Trading; Opportunities in Financial Careers*