Similar to the finance major, the personal financial planning major helps students develop the skills to address the challenges facing investors while developing an understanding of today's financial markets. Saint Joseph's financial planning curriculum is a CFP® registered* program, one of a select few housed in an AACSB-accredited business school. Of the many resources available to personal financial planning majors at Saint Joseph's, perhaps the most notable is the Wall Street Trading Room, located in Mandeville Hall. The room provides access to electronic sources of financial and investment data, analytical tools and trading simulations. Thus, classes are able to work more effectively, with hands-on learning and enhancements to curriculum. The trading simulations provide for real-life experiences, and the continuous access to financial data/software creates an integrated learning environment. Students enrolled in the Student Managed Investments course also have the opportunity to manage a portfolio of 25 to 35 different stocks. Neither theoretical nor imagined, the money invested is real; the major is designed to support these students as they make tough financial decisions and gain confidence in investing. Program graduates go on to careers in business financial management, banking, securities and commodity brokerage, consulting, insurance, financial planning and small business entrepreneurship.

*Saint Joseph's University does not certify individuals - CFP® certification is granted solely by Certified Financial Planner Board of Standards Inc. to individuals who, in addition to completing an educational requirement such as this CFP Board-Registered Program, have met ethics, experience and examination requirements.

**LEARN MORE ABOUT THE FINANCIAL PLANNING MAJOR:**
- Visit the Finance Department’s website: [http://www.sju.edu/int/academics/hsb/finance/index.html](http://www.sju.edu/int/academics/hsb/finance/index.html)
- Visit the Haub School of Business Leahy Advising Center, located in Mandeville 289
- Contact the Finance Department to schedule a meeting with a faculty member by calling 610-660-1665
- Speak with current students in the major
- Schedule an appointment with the Career Development Center by calling 610-660-3100

**WHAT CAN I DO WITH A MAJOR IN FINANCIAL PLANNING?**
Whatever you put your mind to! You can learn much more at [www.onetonline.org](http://www.onetonline.org). Following are descriptions of just a few of the careers you might pursue:

**Financial Analyst:** Conducts quantitative analyses of information affecting investment programs of public or private institutions.

**Financial Manager:** Plans, directs, or coordinates accounting, investing, banking, insurance, securities, and other financial activities of a branch, office, or department of an establishment.

**Personal Financial Advisor:** Advises 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.
Securities and Commodities Trader: Buys and sells securities and commodities to transfer debt, capital, or risk. Establishes and negotiates unit prices and terms of sale.

**HOW CAN I ENGAGE MY INTEREST IN FINANCIAL PLANNING OUTSIDE THE CLASSROOM?**
There are so many opportunities to get involved at Saint Joseph’s University – and to develop experience in your major while doing so! Here are just a few:

- Gamma Iota Sigma
- Cooperative Education Program
- Student Managed Funds
- Stock Portfolio Competition
- Wall Street Trading Room
- Serve as Treasurer for a student organization

**OUTCOMES – A CLOSER LOOK AT SJU GRADUATES WITH DEGREES IN FINANCE:**
The financial planning major has recently been established to complement the finance major, graduates of which serve as the basis for the outcomes data below. As depicted in the chart below, the majority of new graduates have started their careers in the financial services and insurance fields. Many others have selected a variety of industries. (Data from Saint Joseph’s University Career Development Center’s Post-Graduation Survey, 2008 – 2012.)

![Finance Majors' Chosen Industries](image)

*Other industries include: Communications/Media; Education; Energy/Natural Resources/Utilities; Entertainment/Sports/Recreation; Government; Marketing/Sales, Not-for-Profit; Transportation/Shipping/Logistics

Here is a sampling of positions our graduates have accepted:

- Account Executive
- Accountant
- Bank Analyst
- Broker
- Broker Trainee
- Brokerage Services Assistant
- Business Analyst
- Capital Market Analyst
- Client Financial Management Analyst
- Cost Engineer
- Credit Analyst
- Customer Relationship Associate
- Day Trader
- Development Associate
- Equity Portfolio Accountant
- Financial Analyst
- Financial Planner
- Financial Sales Representative
Fund Accountant
Fund Analyst
Hedge Fund Associate
Insurance Agent
Internal Auditor
Internal Sales Representative
Investment Banker
Investment Specialist
Junior Analyst
Junior Equity Trader
Junior Operations Analyst
Management Trainee
Marketing Associate
Operations Coordinator
Portfolio Administrator
Pricing Analyst Trainee
Private Client Researcher
Real Estate Agent
Recovery Analyst
Research Analyst
Sales Associate
Stock Broker
Tax Associate
Teacher
Trade Content Analyst
Trader
Underwriter

Organizations that have hired our graduates include:

Accenture
American International Group
Amper Investment Banking
AXA Advisors
Beacon Commercial Real Estate
BlackRock
Blue Bell Private Wealth Management
Boeing
Capital Innovations
CIGNA
Cintas Corporation
Citco Fund Services
Citigroup
Coface Services North America
Comcast
Deloitte & Touche
Deutsche Bank
Devon Financial Associates
General Electric
Hamilton Lane Advisors
ING Financial Partners
Janney Montgomery Scott
John Thomas Financial
Johnson & Johnson
JPMorgan Chase
Lincoln Financial Group
Massachusetts Mutual Financial Group
Merrill Lynch
Morgan Stanley
Mutual of Omaha
New York Stock Exchange
Northwestern Mutual Financial Network
Philadelphia Insurance Companies
PricewaterhouseCoopers
Prudential Financial
Royal Bank of Canada
SEI Investments
Susquehanna International Group
T. Rowe Price
The Vanguard Group
Wells Fargo Financial
Zurich Financial Services

Some of the graduate schools in which our students have continued their education, in programs including Business and Law:

American University
College of William & Mary
Duisenberg School of Finance
Pace University
Philadelphia University
Saint Joseph’s University
St. Thomas University
Temple University
Thomas M. Cooley Law School
Villanova University
Widener University

Average Starting Salary – Finance Majors – Classes of 2008 – 2012

<table>
<thead>
<tr>
<th>Graduation Year</th>
<th># of Respondents</th>
<th>Average Salary</th>
<th>Average Bonus</th>
<th># of Bonuses</th>
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<td>2008</td>
<td>27</td>
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<td>$4,000</td>
<td>7</td>
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</tbody>
</table>
GETTING THE JOB – SAMPLE FINANCIAL PLANNING MAJOR RESUME:

Amanda K. Moore
Amoore@email.com
1000 Woodbine Avenue
Philadelphia, PA 19131

EDUCATION

Saint Joseph’s University, Philadelphia, PA
Bachelor of Science in Business Administration, May 2014
Major: Financial Planning
Cumulative Grade Point Average: 3.5
Honors: Recipient, Presidential Scholarship (merit-based); Dean’s List: Fall 2010 – present

RELATED EXPERIENCE

Delaware Investments Group, Philadelphia, PA: Broker Operations Intern, Summer 2013
• Functioned as a member of the mainframe system conversion team.
• Analyzed and interpreted broker/dealer database to ensure proper data mapping to new system.
• Communicated extensively with various brokerage firm representatives.

ADDITIONAL EXPERIENCE

Office of Residence Life, Saint Joseph’s University, Philadelphia, PA: Resident Assistant, Fall 2012 – present
• Problem-solved campus issues with other resident advisors and supervisors in a team-oriented environment.
• Advised 30 residents on personal, social, and academic issues.
• Developed and facilitated programs to foster community spirit and awareness.

ACTIVITIES

• Member, Gamma Iota Sigma (Finance Society): Fall 2011 – present
• Treasurer, Student Government Association: Spring 2012 – present
• Participant, Appalachian Experience: Spring 2013

FURTHER ASSISTANCE WITH YOUR MAJOR AND CAREER OPTIONS:
The Career Development Center can help you with the process of choosing a major and exploring your career options. For assistance, please call 610-660-3100 to schedule an appointment to meet with a Career Counselor.