

# What Can I do with a Sprott Business Degree?

## Bachelor of Commerce, Finance Concentration

### Areas to explore:

- **Commercial Banking** - providing banking services to individuals, small businesses and large organizations. There are far more people employed in the commercial banking sector than any other part of the financial services industry.
- **Corporate Finance** - finding money to run the business, growing the business, making acquisitions, planning for its financial future and managing cash on hand.
- **Financial Planning** – helping individuals plan their financial futures. It requires excellent interpersonal skills and a solid understanding of investments, taxes and estate planning issues.
- **Insurance** - helping individuals and businesses manage risk to protect themselves from catastrophic losses and to anticipate potential risk problems. As the population ages and wealth grows, the demand for insurance professionals will increase dramatically.
- **Investment Banking** - helping companies and governments issue securities, as well as helping investors purchase securities; manage financial assets, trade securities and provide financial advice.
- **Money Management** - holding stocks and bonds for institutional clients. Money managers buy and hold fixed income securities (i.e. mortgaged-backs, corporate bonds, MUNIS municipal bonds, agency securities and asset-backed securities).
- **Real Estate** - comprises fields such as title insurance, construction, mortgage banking, property management, real estate appraisals, brokerage and leasing, and real estate development.

### Certifications:

- Chartered Financial Analyst (CFA) - <http://www.cfainstitute.org/>
- Certified Financial Planner (CFP) – [www.fpsccanada.org](http://www.fpsccanada.org)
- Chartered Financial Consultant (CH.F.C) – [www.fpsccanada.org](http://www.fpsccanada.org)
- Canadian Securities Course (CSC) – [www.csi.ca](http://www.csi.ca)
- Financial Management Advisor (FMA) – [www.csi.ca](http://www.csi.ca)
- Canadian Investment Manager (CIM) – [www.csi.ca](http://www.csi.ca)
- Derivatives Market Specialist (DMS) – [www.csi.ca](http://www.csi.ca)
- Certified in Real Estate Finance (CRF) – [www.reic.ca](http://www.reic.ca)
- Fellow of the Canadian Securities Institute (FSCI) – [www.fsci.ca](http://www.fsci.ca)
- Certified Business Valuator (CBV) - [www.cicbv.ca](http://www.cicbv.ca)
- Chartered Insurance Professional (CIP)
- Fellow Chartered Insurance Professional (FCIP)

### Start Exploring Your Options!

Now that you have identified a few careers on this list that you might be interested exploring, start doing a little research to find out more information about them! Use the following web sites to get started:

- <http://www.glassdoor.com> This web site provides the user with an inside look at companies including company salaries, reviews and interviews.
- <http://www.vault.com> This web site provides information about top employers, education programs, job search advice, salary info and job listings. Now available through mySpratt.
- [Working in Canada](http://workingincanada.gc.ca) (workingincanada.gc.ca) - This web site provides the user with information about jobs associated with different majors and provides information on projected career growth and salary levels.
- [www.careercruising.com](http://www.careercruising.com) - This web site provides detailed information on careers including typical career descriptions, salary levels, required education, sample career paths and interviews with people currently working in the position. Use our login and password to check it out: **Login:** carleton **Password:** university
- [Careers-in-finance.com](http://careers-in-finance.com) will provide some background on many of the finance areas listed above. The search feature is American-based but will give you an idea of what is available.
- [The Investment Funds Institute of Canada](http://TheInvestmentFundsInstituteofCanada.com) (IFIC) – A 'voice' for the investment funds industry including fund managers, distributors and industry service organizations. Also has a Job Board feature.
- [www.explorefinancialservices.com](http://www.explorefinancialservices.com) – A site to help new grads understand the financial services field.
- Talentegg.ca, Peter's New Jobs (PNJ), workopolis.com are examples of sites that post hundreds of jobs. You may see something that interests you and want to investigate further.

## Career Opportunities:

**NOTE:** The majority of opportunities listed below require completion of industry training programs and/or completion of additional certifications/designations.

### Junior Roles:

- Bank Loan Officer
- Mutual Fund Sales Representative
- Estate and Trust Administrator
- Trust officer
- Underwriter
- Bank Officer
- Registered Investment Representative
- Securities Agent
- Management Advisor/Consultant
- Financial Advisor/Consultant
- Bond Dealer
- Account Manager
- Broker
- Financial Planner
- Foreign Exchange Trader
- Investment Dealer
- Mutual Fund Broker
- Insurance Agent/Broker
- Investment Analyst/Dealer
- Securities Trader

### Senior/Future Roles:

- Chartered Financial Planner (CFP)
- Investment Analyst
- Money Market Analyst
- Portfolio Manager
- Stockbroker
- Investment Manager/Consultant
- Mortgage Broker
- Financial Investigator

## Co-op and Experiential Learning

### An Integral Component of the Bachelor of Commerce Degree

The **Bachelor of Commerce** has a co-op option! **Co-op** is an excellent opportunity for students to gain practical and hands on experience in their field. Not only does it give students that cutting edge experience-wise, but it is also an amazing chance to make contacts in your field and do some serious networking. The following is a list of some of the organizations that Sprott co-op students have worked:

- ✓ Canada Revenue Agency
- ✓ Public Works & Government Services
- ✓ City of Ottawa
- ✓ Brookfield Renewable Power
- ✓ Canada Post
- ✓ Adobe
- ✓ Environment Canada
- ✓ And more

## Other Opportunities to Explore your Career Options & Get Involved

### Volunteering

Another great way to build your resume and gain insight into prospective occupations is to volunteer your time at a relevant organization or association. It is a good opportunity to network and make contacts in your area of study. Why not join a club or society?

### Join a Sprott Student Club

Student run clubs and societies are a great way to network with people of similar interests. Not only is it a good chance to network with people of similar interests, it also looks great on a resume. The Sprott School of Business supports the following student organizations:

- ✓ Sprott Business Students' Society (SBSS)
- ✓ Sprott Finance Students' Association (SFSA)
- ✓ Enactus (entrepreneurial based student group)
- ✓ The Fund@Sprott (opportunity to trade with almost \$1M on the stock market)

For more information on career and employment resources through the **Sprott School of Business** please contact the Business Career Management Centre at 613-520-3973 or by email at

[sprottcareers@sprott.carleton.ca](mailto:sprottcareers@sprott.carleton.ca).

Make sure to read **Sprott of the Press** each week and check the **Sprott Career Portal** regularly for information related to upcoming events and new job postings.

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