**WHAT IS FINANCE?**

***Finance is a broad term that describes two related activities –***

***1)*** *The study of how money is managed, and*

***2)*** *The actual process of acquiring needed funds.*

*Because individuals, businesses, and government entities all need funding to operate,* ***the field is often separated into three subcategories:  personal finance, corporate finance, and public finance.****All three categories are concerned with activities such as the pricing of assets, decisions on how firms should decide what projects to undertake and how to fund those projects, decisions on appropriate investment strategies by individuals and institutions, and how financial markets work both domestically and internationally.  The UGA Finance Department curriculum provides students with an enhanced understanding of the interdependent disciplines of financial management, financial markets and institutions, and financial planning.  This knowledge helps students sharpen their analytical skills, broaden their comprehension of today's markets, and develop a foundation for advanced scholarship and research.*

*The strength of any company or institution is based on its financial well-being. As such, financial planning and control are of utmost importance in any business. Financial executives have the extremely challenging and rewarding job of evaluating and managing the finances of a company, institution, or individual by making financial projections and determining the best strategies to enhance growth and profitability.*

*The major in finance has been designed to provide the student with concepts and techniques of financial analysis. Through the use of accounting information and the basic understanding of financial theory, students are taught how to arrive at financial decisions and make financial projections in the business world. The finance program combines course work concentrating on financial management, investment analysis, and financial markets to prepare students for positions with major corporations and small business enterprises, stock brokerage firms, governmental agencies (including FDIC and Comptroller of the Currency), commercial banks, investment banks, insurance companies, or other financial institutions.*

*One can also gain a degree of personal satisfaction from this major. The study of finance gives students a unique understanding of current financial and economic conditions, special insight into the functioning of the stock market, and overall knowledge making the student a better consumer.*

**Potential Job Titles of Finance Graduates**

(\*As reported by the UGA Career Center post-graduate survey)

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| --- | --- | --- |
| ActuaryAccount Manager\*Agent\*Analyst\*AppraiserAssistant Treasurer\*Assistant Underwriter\*Assistant Manager\*Auditor\*Bank Branch Manager\*Broker\*Budget AnalystBusiness Analyst\*Claims Adjuster/Examiner\*Commercial Lending Associate\*Commodities TraderComputer Programmer\*Consultant\*Controller | Credit Manager/Analyst\*Customer Accounts Auditor\*Equity Trader\*Financial Advisor\*Financial Analyst\*Financial Management\*Financial Planner\*Foreign Exchange TraderGlobal Analyst\*Golf ProGroup Sales Representative\*Insurance AgentInternal Account Manager\*International Trade SpecialistInvestment Banker\*Investment Broker Trainee\*Investment Consultant\*Loan Administrator/Representative\* | Loan Consultant/Officer/Originator\*Management Associate\*Marketing Analyst\*Mergers/Acquisitions ManagerMortgage Processor\*Mutual Fund ManagerPortfolio AnalystProgram Coordinator\*Project Manager\*Property Manager\*Real Estate Analyst/Associate\*Real Estate Broker\*Restaurant Manager\*Sales Support Coordinator\*Securities Broker\*Stock Broker\* Technical Financial Analyst\*Traffic Manager\*Underwriting Portfolio Manager\* |

**Campus Resources**

* [AIESEC](http://aiesecus.org/) *- international volunteer & internship opportunities*
* [Apollo Society](https://uga.collegiatelink.net/organization/apollosociety/about) *- 1st & 2nd year students interested in investment & financial markets*
* [Atlas Business Society](http://www.atlasuga.com/) *- 1st & 2nd year students of all majors*
* [Corsair Society](http://corsairsociety.com/) *- investment banking & finance*
* [Delta Sigma Pi](http://ugadsp.com/) *- co-ed professional business fraternity*
* [Economics Department](http://www.terry.uga.edu/academics/offices/economics)
* [Economics Society](http://ode.uga.edu/)
* [Enactus](http://www.enactus.uga.edu/) - *entrepreneurial & community service*
* [Finance Department](http://www.terry.uga.edu/academics/offices/finance)
* [Finance Society](http://finance.uga.edu/) - *learn about the various areas of finance from employer speakers*[Georgia Collegiate Consulting Society](https://uga.collegiatelink.net/organization/gccs)
* [Multicultural Business Student Association](http://www.terrymbsa.com/)
* [Student Financial Planning Association](http://www.fcs.uga.edu/ssac/student-financial-planning-association)
* [Student Managed Investment Fund (SMIF)](http://www.terry.uga.edu/academics/offices/finance/smif) *- 3rd & 4th year students interested in investments & financial markets*
* [Terry Student Consulting](http://www.terrystudentconsulting.com/)
* [Women in Business](http://womeninbusinessuga.weebly.com/)