

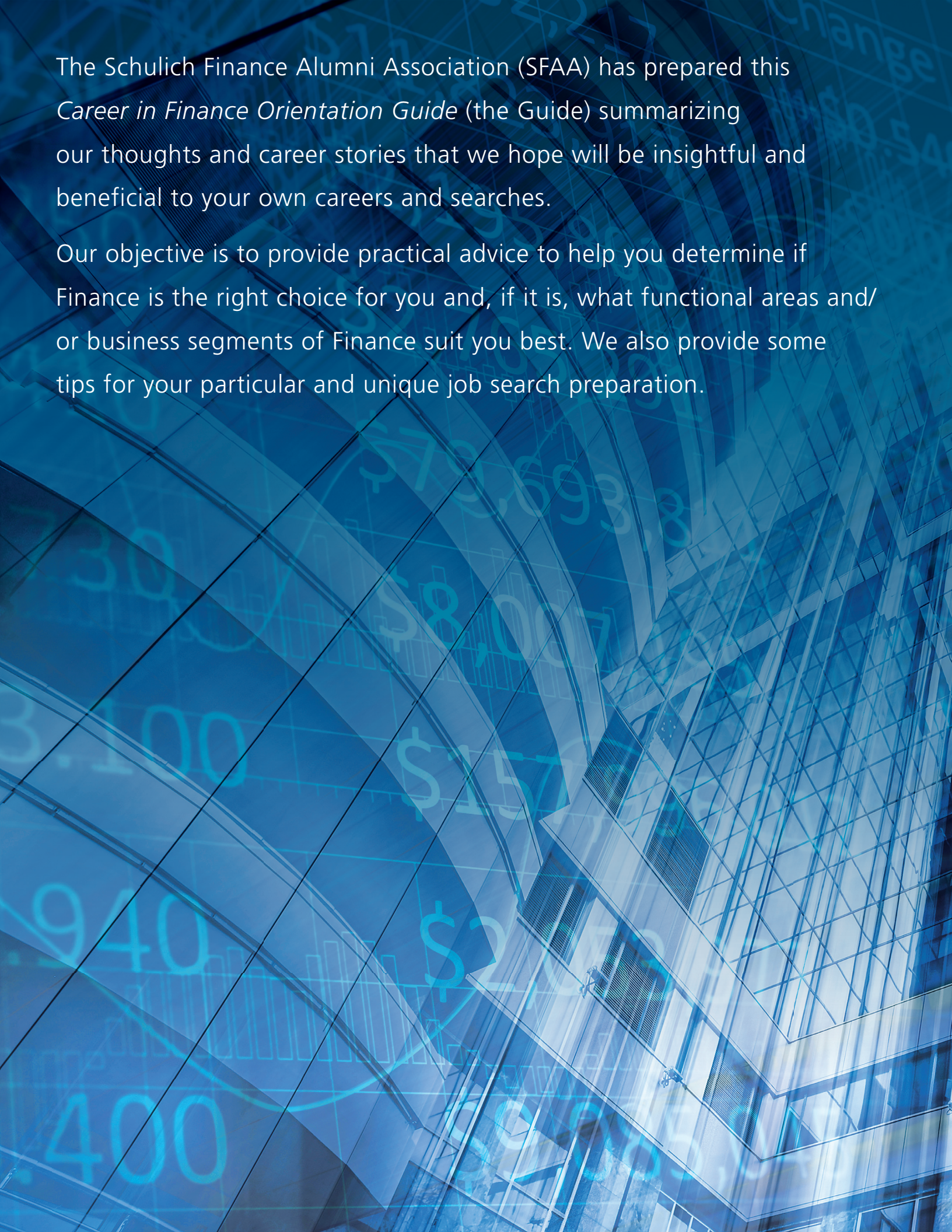
CAREERS IN FINANCE

ORIENTATION GUIDE

Practical Advice for Your Career Success in Finance

September 2018



The background of the entire page is a low-angle, upward-looking shot of a modern glass skyscraper. The building's facade is composed of numerous rectangular glass panels, creating a complex grid pattern. Overlaid on this image are various semi-transparent financial elements: large dollar signs (\$), numbers (e.g., \$7,250,000, \$8,000,000, \$15,000,000, \$2,000,000, \$9,000,000, \$400,000), and line graphs with upward-trending arrows. The overall color scheme is a deep blue, giving it a professional and financial feel.

The Schulich Finance Alumni Association (SFAA) has prepared this *Career in Finance Orientation Guide* (the Guide) summarizing our thoughts and career stories that we hope will be insightful and beneficial to your own careers and searches.

Our objective is to provide practical advice to help you determine if Finance is the right choice for you and, if it is, what functional areas and/or business segments of Finance suit you best. We also provide some tips for your particular and unique job search preparation.

Introduction and Objective

Pursuing business education at Schulich School of Business (Schulich) is a personal investment that provides you with the tools and groundwork to excel. Some of you have quit your previous jobs and all of you have spent significant money and time looking for a turning point in your careers. Like all shrewd investors, you have a target return for your investment – a gainful career with improved remuneration, continued enrichment of your experience and good prospects for advancement.

In September 2016, the Schulich Finance Alumni Association (SFAA) prepared the first edition of the *Career in Finance Orientation Guide*, summarizing our thoughts and career stories, which many students and recent graduates have found useful in their career orientation and job searches. In the two years that have passed, the SFAA has updated and prepared the second edition of the *Career in Finance Orientation Guide* (the Guide). Our objective remains to provide practical advice to help you determine if Finance is the right choice for you and, if it is, what functional areas and/or business segments of Finance suit you best. Towards this end, we have added two chapters to the Guide, which provide practical suggestions and insights towards starting your careers. In Chapter 4, we also provide a framework for effectively targeting your job search efforts to maximize your chances of landing the first career-launching following your business education. In Chapter 5, we further discuss the recent developments in financial technology and its impact to jobs in the financial services sector and your career choices.

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Schulich Alumni Relations

Schulich Career
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Schulich Finance
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We are two years farther down the road to economic recovery after the 2008–2009 Financial Crisis, but the business world and financial industry are by no means more stable or less uncertain. U.S. protectionism has heightened with NAFTA at risk and a potential all-out trade war brewing with U.S. trading partners; Brexit's outcome remains uncertain as March 2019 approaches; the refugee influx to Europe has drawn different responses from governments; and tensions have risen between the United States and the European Union. All of these topical issues make business and financial planning challenging. Despite strong economic performances in developed countries in the past two years, businesses and financial institutions have remained hesitant to expand their hiring of business graduates. In addition, with advancing technology in Finance (artificial intelligence, blockchain, etc.), new jobs are emerging, certain old job types are shrinking while responsibilities and skill requirements for other positions have continually changed, making choosing his or her career path a critical decision for every graduate. In this context, the job search process continues to be highly competitive, creating anxiety for business students in the Finance world. To succeed in this challenging environment and to finally hear the long-awaited words, "You're hired!" are wonderful experiences for graduates, who expect Schulich to be the start to a rewarding career and return on educational investment. This is also the experience Schulich and the SFAA wish for our students.

Our team of Schulich Alumni in Finance has been where you are – we have made important career choices since graduation, worked hard and achieved or are on the way to achieving career advancements in our selected paths. Finance itself is a broad area with different options and each of us has a different story. Nonetheless, looking back on our own experiences and choices, we believe that two crucial elements enable students to become competitive in their job searches and increase their chances of embarking on a lucrative path: **self-awareness and preparation**. In this Guide, we share our experiences and ideas and hope that they will be insightful and beneficial to your own.

Self-Awareness – a First Step toward Career Success

Self-Awareness is the first and most critical step toward getting the job that launches a successful career. Having a conscious knowledge of one's own character, strengths, skills and interests often helps professionals (1) focus their job searches on what suits them, (2) excel in their roles, (3) facilitate continued learning on the job and (4) identify and pursue career advancement opportunities.

Students entering business school often ask: "How do I know my core strengths and interests?" There is no single answer to this question and the paths toward self-awareness differ. In some cases, students are interested or naturally gifted in certain areas from an early age, even before taking their core courses. In other cases, students find summer internships or co-op programs, which are great opportunities to identify their strengths and interests in a professional setting. Still, in other cases, many graduates and seasoned professionals alike simply stumble by chance into certain companies, functional areas or roles that they find interesting and in which they feel comfortable. This may happen in companies' rotational programs or internal job placements.

Not all jobs in the Finance industry are similar. In fact, many job functions and business segments are quite different, requiring different skill sets and personal attributes to succeed. The skills and experience required for a successful corporate-banking relationship manager are unlike those required for a seasoned credit-risk adjudicator, even though both are essential to corporate banks. Likewise, skills required for a market risk-management professional are different from those required for a sell-side investment banker, even though both are essential to investment banks.

With so many types of jobs and areas in Finance, students may find their job searches and preparation disorienting. When the Alumni shared and discussed our own career experiences, we realized that, while there are many diverse opportunities and careers, they could be broadly categorized into Finance-Focused Careers and Finance-Versatile Careers as defined and elaborated as follows.

The following two resources are useful references for the various roles in the Financial Services industry:

1 Financial Services Career Advisor

(developed by the Toronto Financial Services Alliance (TFSA))

To view the in-demand careers in Financial Services (e.g., Role, Career Path, Career Impact), visit: www.explorefinancialservices.com/Careers

You can also create a profile to view your personalized career matches at: www.explorefinancialservices.com/CareerMatches

2 Financial Services Career Map

(Developed by the Canadian Securities Institute (CSI))

To learn about diverse career roles, visit: www.csi.ca/student/en_ca/careermap/index.xhtml

Note: The CSI and TSFA websites are only provided as resources to explore career options. Schulich Alumni and Schulich do not endorse or recommend any external courses.

• FINANCE-FOCUSED CAREERS

Ideally suited to Finance professionals who possess (or have the aptitude to acquire) and are passionate about high levels of proficiency in certain core skill sets required for selected areas of Finance (such skills will be described in more detail in Section 3A of the Guide). Career progression is based on in-depth knowledge and experiences in these skills and strong problem-solving ability. Some examples of these relevant functional areas include: Equity Research, Asset and Wealth Management, Credit Analysis and Adjudication, Credit Portfolio Management, Market Risk Management, Derivatives Analysis, Actuarial Science and Compliance.

• FINANCE-VERSATILE CAREER

Ideally suited to Finance professionals who have interest in and solid knowledge of Finance, but also of multiple non-finance skill sets such as marketing, sales, people management, operation management or negotiation. They develop flexible sets of skills from business education and from working experience, and enjoy using these diverse skills in job performance (such skills will be discussed in detail in Section 3B of the Guide). Career progression is based more on the ability to acquire and apply multiple skills on the job rather than in-depth expertise in any particular one. Versatility also offers the possibility of transitioning from one function to another during their careers. Some examples of these job areas include: Corporate Banking, Commercial Banking, Private Banking, Sell-Side Investment Banking, Financial Advisory, Banking Operations, Banking Product Management and Strategy Management.

While the Alumni recommend that job-seeking students keep options open, understanding their interests, inherent skills and personality traits could lead to a better appreciation of which broad career type would offer them the best chance to develop a successful and enjoyable career and how to tailor their job searches accordingly. Based on our experiences as interviewers in the hiring process or in discussions with students and recent graduates, it becomes clear that those who lack self-awareness are more likely to struggle, experience higher levels of frustration and rejection and may end up making sub-optimal career changes as a result of disappointment in earlier choices.

As the job market remains challenging, graduates may not be able to land the ideal job that launches their intended career on their first try. If you do not have the majority of skills required for your intended career path, you might want to search for and start with a different job that allows you to develop the skills you need. It is important to get your foot in the door. On the other hand, if you determine that a certain job or career path is suitable and ideal for you, start laying the ground work and work toward acquiring the necessary skill sets. Don't be discouraged that you are not qualified right now because, if you stay focused and work hard, you will become qualified.

A long career that spans 25 years or more could be all the more satisfying, both monetarily and in terms of self-fulfillment, if you approach the important step of self-awareness seriously and try to find a job that aligns with your core interests and strengths. After all, we all learn faster and perform better in our eight- to ten-hour working days if we find what we do rewarding and fun. We wish you all the best in your journey to self-awareness, an effective job search process and a rewarding career path.

Career Experiences from the Contributing Alumni

The following are the contributing alumni with Finance-Focused Career experiences. Read their personal advice to students with hyperlinks to their full contributions found in Chapter 6 of this Guide:

Carrie Chai (MBA '11)

Director, Internal Ratings Management, Scotiabank

Richard Digioacchino (MBA '03)

Vice President, Trading Floor Risk Management, Scotiabank

Conrad Fernandes (MBA '15)

Associate Director, Group Risk Management Credit, Royal Bank of Canada

Valeriya Kolobashkina (MF '14)

Senior Manager, Exposure and Capital Analysis, Global Risk Management, Scotiabank

Rick Kotick (MBA '06)

Head, Competitive Intelligence & Sales Enablement, RBC Global Asset Management

Gregory Pau (BBA '88, MBA '89)

Lecturer in Finance, Schulich School of Business

Raj Ray (MBA '09)

Vice President, Precious Metals & Mining, Desjardins Securities

Andy Thi (BBA '12)

Credit Analyst, Fixed Income, Foyston Gordon & Payne Inc.

June Wang (MF '11)

Senior Financial Analyst Valuation Analytics, Ontario Teachers' Pension Plan

Each alumnus contributing to the Guide has generously shared his or her personal career story and has addressed a number of questions that are frequently asked by students or recent graduates regarding self-awareness, preparation, first jobs and subsequent career progression.

We have summarized key points based on the stories of two groups of Alumni – those who pursued a Finance-Focused Career and those who pursued a Finance-Versatile Career – in Sections 3A and 3B below, respectively. Since a summary cannot capture every point of each contributor's insightful and rich career story, we provide hyperlinks to their full accounts in Chapter 6.

SECTION 3A: FINANCE-FOCUSED CAREERS

Nine of the contributing alumni (the Focused Team) have embarked on a Finance-Focused Career in functional areas, including: Fixed-Income Analysis, Credit Portfolio Risk Management, Credit Assessment and Adjudication, Asset Management, Market Risk Management and Equity Research. We have summarized their answers to four key career-related questions, through which they share their experiences and suggestions to students.

1. Why did I choose to pursue a career in Finance?

While each alumnus has a unique story, we found some common ways the Focused Team discovered its interests and strengths in Finance:

- All alumni on the Focused Team found strong interest in subjects that require analytical skills and logical thinking as well as their application to real-world situations.
- All think that their possession of strong quantitative skills and affinity for working with and interpreting numbers have influenced their career choices.
- All have indicated that they enjoyed the Finance courses at Schulich, which have helped to cement their interests in Finance.
- Many have also realized that they enjoy the subject matter and reading in Finance-related materials more than those in other streams in their business school programs.

- During their studying years, some alumni discussed their initial interests with professors, alumni, upper-year students and/or friends in the industry and learned more about the different areas of Finance. The discussions provided the alumni with valuable insights that helped them make their own career choices.
- Some alumni went to business school to change careers. While entering a new area of Finance, they have been able to apply their previous experiences (in engineering and mining, for example) in their selected jobs and careers in the industry.
- Many were attracted to our specific functional areas in Finance and found them fascinating because the opportunities and career progression require continued learning and application of analytical skills and expertise in problem solving.

2. How did I earn my first job to start my career in Finance?

Getting the first job in our desired career is often difficult, given the intense competition from other business graduates and more experienced professionals seeking employment. Alumni on the Focused Team offered three suggestions to improve the chances of securing the invaluable job opportunity that launches your career:

- **PROACTIVE NETWORKING**

Proactive networking is an important way to be noticed by experienced professionals and goes beyond simply attending networking events. This involves showing up well prepared, researching job functions and requirements in the targeted career area and the key firms likely to hire in this area as well as showing that you are passionate, equipped and confident. Such diligent preparation will enhance your chance of giving an excellent first impression to professionals, who may end up referring you for job opportunities that arise. Students may refer to the [Glossary](#) section of this Guide for some interesting websites that could improve networking skills and methods.

- **INTERNSHIP OR CONTRACT POSITIONS**

Four alumni on the Focused Team who held summer internship, co-op or contract positions during their business education have been hired back by their respective employers after graduation. These part-time positions are useful to students in many ways. First, these roles give students an opportunity to impress potential industry employers with their good work ethic and to apply educational knowledge to real-world situations. Once the employer identifies a strong candidate, he or she is likely to be offered a full-time position after graduation. Second, students may also gain a better understanding of whether the specific job function represents an area to develop in his or her own career. If the answer is yes, students could then choose elective courses that facilitate future career development and better target his or her job search in these areas.

- **PLANNING AND PREPARATION**

Planning and preparation are key. These involve:

- A. Highlighting skills and experiences (including those acquired prior to your business education) that are relevant to your targeted job area prominently on your resume;
- B. Carefully reviewing the job descriptions of positions to which you are applying and researching the areas in which you have limited experience before interviews;
- C. Showing enthusiasm for as well as technical knowledge and experience in your targeted area (e.g., conduct equity valuation on selected companies, write equity-research reports on them and be ready to discuss them during interviews for an equity-research position); and
- D. Acknowledging that you do not know every subject, but showing your curiosity and eagerness to learn during interviews.

3. What do interviewers look for in potential candidates?

From our experience as both interviewers and candidates looking for jobs, the Alumni on the Focused Team believe that interviewers for entry-level positions for graduates generally look for the following characteristics:

- **TRAINABILITY**

Since employers are investing in training you to be proficient, they normally prefer candidates who have a strong aptitude and a good attitude toward learning and application; therefore, candidates who demonstrate a willingness to learn and perform as well as solid work ethics and good technical skills are likely to have an advantage.

- **PROFESSIONALISM**

Interviewers also look for candidates who have a high level of professional integrity and who work well with colleagues and/or clients.

- **ACADEMIC ACHIEVEMENTS, APPLICATION AND CRITICAL THINKING**

For certain job functions that require strong analytical skills, particularly (but not limited to) asset management, risk management as well as credit and equity research, interviewers also emphasize academic achievements, application and critical thinking as well as thoroughness and attention to detail. Attainment of or progress toward a Certified Financial Analyst (CFA) designation often gives the candidate a decisive advantage.

- **COMMUNICATION AND LEADERSHIP SKILLS**

Effective communication, both in writing and presentation, is an important skill for any effective Finance professional. Interviewers favour candidates who can demonstrate their ability to communicate their analysis or work in a clear and competent manner. In addition, interviewers also look for good leadership skills and the ability to take initiative when needed.

- **QUALIFICATION AND CERTIFICATIONS**

Qualification and certifications such as CFA, Financial Risk Manager (FRM) and Chartered Professional Accountant (CPA) are increasingly valued and sought after by interviewers of potential candidates. Students who are progressing toward a certification could be in an advantageous position compared with those who have not yet begun. The CFA is more relevant for positions in credit and equity, capital markets, asset management, investment banking and corporate finance while the FRM is more important for professionals in market-risk management, credit-risk management and compliance. While most CPAs tend to pursue careers in accounting, strong accounting skills are often an advantage to applicants for Finance jobs such as preparing financial statements (e.g., financial control, internal audit, treasury) or users of such statements (e.g., credit analysis, adjudications and equity research).

4. Once I got my first job, how did I progress to the current position?

The path from the first job to the current position was quite different for every alumnus on the Focused Team, depending on opportunities available and the nature of the job; however, there are also some common factors that contribute to career progression, including:

- **ACCUMULATION OF EXPERIENCE AND EXPERTISE**

This is the one of the main factors contributing to career progression in a Finance-Focused career. Continued learning, expanded expertise and experience are often main considerations for future career advancements.

- **JOB PERFORMANCES**

Applying knowledge and experience to produce quality work, good recommendations and decisions as well as applicable solutions to problems are abilities that distinguish an excellent performer from an average one in promotion decisions. This also enables a performer to gain a reputation within the industry, which leads to potential recruitment opportunities from other employers.

- **HELPFULNESS AND DEDICATION**

Willingness to do more than required is identified by five alumni of the Focused Team as crucial to their career progression. Such effort often puts the Finance professional in good light by showing dedication, fostering team spirit and forming relationships with colleagues.

- **ADAPTATION TO CHANGING ENVIRONMENT**

In today's fast-changing Finance industry with developing products, increasing regulations and occasional shocks to markets, five alumni on the Focused Team have identified the ability to adapt quickly to changing environments as a key success factor in their jobs. Such adaptability requires a professional to keep updating his or her knowledge, think critically and develop strong problem-solving skills; these skills will enhance the professional's chance of being considered for promotion.

- **NETWORKING AND REPUTATION**

One alumnus identified building relationships with colleagues and a reputation within the firm as important for those who explore different roles within their expertise throughout their careers.

The following are the contributing alumni with Finance-Versatile Career experience. Their personal advice to students and hyperlinks to their full contributions can be found in Chapter 6 of the Guide:

Taha Amiralli (MBA '14)

*Senior Product Manager,
Digital Banking, Scotiabank*

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*Assistant Vice President,
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*Senior Analyst, Statutory
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Tej Kumar Mehta (IMBA '12)

*Client Manager,
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Ken Shen (MBA '03)

*Independent Management
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**Shiva Srikantan
(BBA '11, MBA '15)**

*Associate Relationship
Manager, Corporate Banking,
MUFG Bank*

SECTION 3B: FINANCE-VERSATILE CAREERS

Nine of the contributing alumni (the Versatile Team) have embarked on a Finance-Versatile Career in functional areas, including: Commercial Banking, Corporate Banking, Private Equity, Strategy and Planning, Tax and Audit as well as Technology. Each alumnus on the Versatile Team comes from a rather unique background and also pursues his or her career in different roles; hence, the summary below demonstrates a mosaic of their answers to five career-related questions. Students should be able to pick and apply what is most relevant to their personal situations.

1. Why did I choose to pursue a career in Finance?

Each alumnus on the Versatile Team has chosen a career in Finance for different reasons. One common element for all Versatile alumni is that they find Finance to be interesting and think they can excel in it regardless of their background. Here is a collection of their motivations for pursuing Finance:

- Belief that financial management is a great foundation of knowledge and skills required to better understand business and make better business decisions.
- The desire for career advancement and financial freedom at a younger age.
- Five of the alumni on the Versatile Team cited the desire for a career change as their impetus for finding a career in Finance. Four had an engineering background and were attracted to Finance because of their comfort with numbers and interest in interpreting financial figures as well as the business stories behind them. They were also attracted to the crucial role of financing in business operations and success. The fifth alumnus had a neuroscience background and saw accounting as a stepping stone to the Financial Services industry, which she finds interesting.
- Seeing banking and finance as a distributive occupation that channels financial resources to facilitate creative, innovative and entrepreneurial endeavours.
- Enjoying decision-making from one transaction to another and the satisfaction of making the right bets.
- From the first job offered in banking after undergraduate studies, gaining interest in commercial and corporate banking on the job.
- Finding specific interests in evaluating companies as well as building financial and valuation models.

2. How did I earn my first job to start my career in Finance? What did I like about it?

Getting the first job in a Finance-Versatile Career is equally competitive as in Finance-Focused Careers. Alumni on the Versatile Team found their first jobs in various means and by understanding what a career in Finance entails. The contributors noted the following key points:

- **CONNECT AND BREAK THE ICE**
Connect with experienced bankers through professional interests and common interests, such as sports. Leveraging personal ability to break the ice with different individuals, keeping conversation interesting and connecting with people was a key advantage in helping alumni land their first jobs.
- **PROACTIVE NETWORKING**
Proactive networking and rigorous preparation before meetings about the people, their experience and the areas of Finance in which they work. Treat every networking meeting as an interview. Students may refer to the [Glossary](#) section of the Guide for some interesting websites that could improve networking skills and methods.
- **REASSESS INTERESTS AND STRENGTHS**
Take what he or she learned from these meetings to **reassess interests and strengths**, the types of jobs that are most suitable and the availability of these jobs.
- **STUDENT CLUB ACTIVITIES**
Through proactive participation in student club activities, the Versatile professionals impressed external advisors who referred them for their first job.
- **NETWORK-BUILDING PROGRAM**
Develop a network-building program with clear targets (e.g., meeting at least one new person per week) and take opportunities to attend different networking events, information sessions and seminars.
- **EXPLAIN REASONS BEHIND CAREER SWITCH**
For graduates switching careers, the biggest challenge is to explain why they want to shift. This can be better explained in person (through networking) than on paper (in resumes or cover letters). When looking for job opportunities to switch, identify jobs in which the skills and expertise acquired during your previous career/role can be applicable or facilitate the learning process and prepare to illustrate it if you are selected for an interview.

The Versatile Team liked their first jobs because:

- Their personalities were compatible with job requirements, enhancing performance and career progression.
- The job combined analytical aspects and emphasis on relationship management.
- The job helped them gain experience in Finance and accounting systems.
- Credit analysis provided a good understanding of patterns in financial statements while making financial decisions.
- They learned multiple skills on the job, including auditing, process management, product management, understanding of strategy behind risks associated with product offerings and developing a broad and holistic view of the organization.
- The job provided good exposure to leveraged finance and alternative investment transactions, financial modeling and other corporate finance analysis.

3. Once I got my first job, how did I progress to the current position?

Similar to the Focused Team, the path from the first job to the current position was different for every alumnus on the Versatile Team; however, many prefer lateral movement to vertical movement. Eagerness to explore different fields helped these alumni to advance in various fields and areas. Here are some crucial career-propelling factors identified by the contributing alumni:

- Rotation through roles, which enables acquisition of broad skills in areas such as strategy, planning, corporate development and financial management, all of which are applicable to the current position.
- Responsiveness to provide solutions and relationship building, which are key success factors when facing competition on the job.
- Ability to meet clients' expectations, even when execution of solutions depends on people or circumstances beyond one's control.
- Experience in smaller companies where one can take on broader responsibilities, which could be a key differentiator. Students should be open to taking jobs with smaller organizations.
- Demonstrated keenness to learn on a consistent basis is usually valued by hiring managers.
- Communication skills are key to the current role, which focuses on client relationship management, staff development and developing new business opportunities.

4. What questions should students ask when networking with you as an experienced Finance professional?

When asked what questions a business student should ask during a chat over coffee, the contributing alumni mentioned:

- What is your role and what responsibilities are associated with your job?
- What gets you excited about your job? What makes you passionate about this role?
- What are the skills (hard and soft) and experiences required to be successful in this role?
- What are the key success factors for this role?
- What are some practical things I should do or learn to start my career in your area?
- What does a "good" day in your job look like for you?
- What are the key challenges in your role and what is the one ball that you cannot afford to drop?
- What makes your job matter the most to your team, function, firm and society?
- What innovations are taking place in the industry and what is your company doing to keep up and move with the times?
- What are some projects you are working on and would like to share?
- What courses at Schulich helped to prepare you for your current job?

5. What should students know about the industry's culture?

As the contributing alumni perform on the job and make career progression, they have encountered certain cultural issues in the Finance industry and in their organizations. Overall, the alumni agree that culture should be one of most important determinations for choosing a potential company. Agility and teamwork are also imperative. The alumni highlight some tips for students as they embark on their career journeys:

- Each organization's culture is different, so cultural awareness and business acumen often play a key role in advancing your career.
- Leave your ego behind.
- Relationship building often involves working after hours while deal deadlines may require working through weekends. Students need to be prepared to go the extra mile.
- Learning never stops in Finance and constant effort to improve your skills could put you ahead of your competition.
- Have fun with what you are doing.
- Finance is not about the "Wolf of Wall Street." A successful Finance professional needs to work hard, demonstrate new ways of approaching old problems, work well with people and constantly learn and refine skills.
- The Financial Services industry is facing innovative and disruptive threats, such as fintech. A successful professional needs to be innovative by contributing ideas; developing strong technical, analytical and interpersonal skills; and having a strong work ethic.
- Increasing regulatory pressure is changing the capital markets industry and pushing toward a more compliance- and risk-averse culture.

Skills and Jobs Matching

Time flies. As valuable and memorable as the time spent on your business education has been, graduation is just around the corner. Ideally, entering your final year, you already understand your strengths and interests and know whether you are leaning toward pursuing a “Finance-Focused” or “Finance-Versatile” career path.

By now, you have also selected the elective courses that help build your foundation and competencies, started to build your networks and are preparing resumes and job applications. At this stage, and unless there is a career to go back to, students often wonder where to apply for their first job in Finance. Many students or recent graduates target their job search toward specific business segments or broad financial institutions, stating that they want to find a job in an investment bank, corporate bank or insurance company.

Although this is a convenient way of targeting your efforts, it may not be optimal. This is because there are often many job functions in each of these business segments that require very different skill sets and personalities. For example, sell-side investment bankers, buy-side fixed-income researchers and trading-floor operation managers are job functions that require very different skills and lead to different careers but all can be found in investment banks. By focusing your applications on jobs in investment banks only, you may risk applying for and landing an investment-banking job that does not suit you. This could potentially lead to weak job performances as a result of mismatched interests or competencies. This in turn could necessitate a career change later and possible delay in career progression.

At the same time, many job functions exist in almost all types of financial institutions. An example of this is credit-risk adjudicators, who are needed in and transferrable between commercial banks, corporate banks, investment banks, asset-management firms and credit-rating agencies. Again, by focusing job applications on investment banks only, you may miss out on attractive opportunities in other business segments in financial institutions.

The survey respondents also added the following comments:

- Students need to gain hands-on real-world experience during university studies to prepare for work, recommending internships as the best way to gain such experience.
- Candidates who can demonstrate and articulate their career readiness usually enjoy a competitive advantage over and are more likely to be promoted more quickly than those who are less career-ready.
- Candidates who are focused and have a clear sense of career aspirations, direction and goals will also have an advantage over other candidates.
- Candidates could speed up and strengthen their career growth process by seeking career development opportunities, engaging with mentors and showing flexibility, responsiveness and willingness to learn and perform.

Instead, the alumni believe that students should assess suitability of jobs during their job search by asking these questions:

1. Do I possess or am I able to acquire quickly the skills required for the jobs posted? Would skills acquired in previous working experience be readily transferrable?
2. Is the nature of the job posted likely to lead to a career path that suits my strengths and interests (as I have discovered in my self-awareness effort)?

Answering “yes” to both questions is often a good indication that the job and its intended career path are likely to be suitable for you. This will also offer you a good opportunity – alongside vigorous preparation, of course – to do well in interviews, during which you can explain your interest in the job as well as showcase the passion that interviewers seek and demonstrate why your skills make you a good match for the job. It is important to note that, even if you answer “yes” to both questions, there may still be skills that you either need to acquire or improve. To find the courses or other means to acquire those skills, you may want to consult the resources available at Schulich, such as the Career Development Centre and the Faculty or the alumni who have experience in the functions.

The alumni group has collated and summarized a set of 28 job functions, their respective job responsibilities and skill requirements in a Job-Type Table documented in Appendix 4-A. Contents of the table are based on experiences from various alumni and information from TFSA’s website: www.tfsa.ca/explorefinancialservices/in-demand-careers. While we think the table is a useful generic reference for students, we caution that there could be differences in responsibilities and skill requirements for the same job function in different organizations as a result of differing business mix and focus, organizational setup and job seniority. Students are advised to review the responsibilities and skill requirements in the “Job Description” and “Skills Required” section of each specific job posting when considering its suitability and fit.

The “Jobs-Skills Map” Summary Table in Appendix 4-B provides students an easier reference to compare the different job functions and skill requirements. In the Appendix, we have grouped all skill requirements in nine wide-ranging groups as follows:

CORE FINANCE SKILLS	OTHER SKILLS
<ul style="list-style-type: none"> • Product knowledge in financial institutions • Analytical and research skills • Legal and regulatory frameworks • Data, quantitative and computing skills 	<ul style="list-style-type: none"> • People and relationship skills • Operations and process management • Project management • Audit and accounting • Information technology

The “Jobs-Skills Map” could be a useful tool and we suggest you consider these steps when finalizing resumes, applying for jobs and preparing for interviews:

- STEP 1:** Review each skill set in the right-most column (under “Specific Skill Sets” heading on page 24) and identify those that you either (i) already possess from pre-business education experience, (ii) have acquired or are acquiring at Schulich or (iii) are confident about learning.
- STEP 2:** Map the skill sets that you have selected in Step 1 to the nine broad groups across the top. Identify which broad skill groups you have strong competencies and interests.
- STEP 3:** Examine the job types in each row and shortlist those that best match your personal skill sets. You may find it useful to refer to the more detailed table schulich.yorku.ca/sfaafocused for more specific skills required for each job.
- STEP 4:** Search the job postings available that are consistent with the job types that you just shortlisted in Step 3. Review the job postings carefully to understand the specific job descriptions, responsibilities and skills required.
- STEP 5:** Update your resume and write your cover letter to highlight how your skill sets match the job requirements and to demonstrate how your passion and interest align with the job.

It is important to emphasize that these tables represent a sample of common job types and are by no means exhaustive. They are meant to be used as a step-by-step guiding tool to help you focus your job search. As you go through job postings, you may find other job types not listed above. The tables above could still be helpful as you can complete Steps 1 and 2 and then jump directly to Step 4 to assess whether your selected skills match the skill requirements for the job. Once you conclude that there is a good match, proceed to Step 5 and get yourself ready.

Now that you have a tool to help focus your job search, all you need to land the job that launches your career is preparation, a positive and confident attitude, patience and a bit of luck. The Alumni group would like to direct your attention to Chapters 3 to 6 of another useful career guide entitled, *Ultimate Career Guide* by Robert Hines and Simon Beck in partnership with the Career Development Centre – issuu.com/schulichschool/docs/schulich-cdc-careerguide-web. These chapters provide useful guidance in resumes and cover letters, networking, use of LinkedIn and social media and interview preparation. Finally, the alumni wish you the best of luck in your job search and success as you progress in your career.

APPENDIX 4A: JOB TYPE TABLE

Front & Back Office

CAREER PATHS	JOB TYPES	ALSO KNOWN AS	SEGMENT	JOB RESPONSIBILITIES	SKILLS REQUIRED
Versatile	Relationship Manager	Account Manager Credit Officer	Corporate Banking Commercial Banking Private Banker	<ul style="list-style-type: none"> Manage a portfolio of client relationship Develop and sell products and services to new clients Collaborate with other service divisions 	<ul style="list-style-type: none"> Relationship management and selling skills Problem-solving Knowledge of financial products Negotiation and conflict management skills Financial analysis skills
Versatile	Client Service Representative	Sales Representative Product Sales Insurance Sales Retail Broker	Retail Banking Wealth Management Insurance Companies Stockbrokers	<ul style="list-style-type: none"> Provide detailed info, recommendations and advices on products / services to clients Respond to clients' requests 	<ul style="list-style-type: none"> Relationship management skills Sales and service orientation Product and service knowledges Conflict management skills
Focused	Debt Recovery Associate	Collection Officer Debt Restructuring Specialist Work-out Specialist	Corporate Banking Commercial Banking Retail Banking	<ul style="list-style-type: none"> Maximize recovery of debt from clients in arrears Negotiate resolution and recommend actions Implement debt recovery solutions Initiate and follow up on litigations, if necessary 	<ul style="list-style-type: none"> Financial and collateral analysis Knowledge of products and services Negotiation and conflict management skills Understanding of legal and regulatory frameworks
Focused	Fund Accountant	Fund Performance Evaluator	Fund Management Investment Banking	<ul style="list-style-type: none"> Analyze and report Net Asset Values of funds and investment portfolio Maintenance of accounting systems and application Conduct research on fund performance comparisons 	<ul style="list-style-type: none"> Accounting and cash flow analysis skills Knowledge of investment products and trading Knowledge of regulatory and legal frameworks Analytical thinking and problem-solving skills Details orientation
Focused	Transaction Processor	Operations Officer	All Financial Institutions	<ul style="list-style-type: none"> Process transactions in accordance with established procedures Resolve inquiries regarding these transactions Ensure quality standards are met with accuracy Ensure record keeping for audit trail 	<ul style="list-style-type: none"> Ability to process / reconcile large volumes of information Details orientation / ability to ensure accuracy and identify discrepancies Knowledge of regulatory policies and procedures Analytical thinking and problem-solving skills
Focused	Trading & Sales	Dealer Trader Treasury Officer	All Financial Institutions	<ul style="list-style-type: none"> Research on factors affecting market prices (exchange rates, interest rates, equity prices) Generate and implement trading strategy Match sell and buy orders and Execute trade orders and earn a spread Take proprietary trading position within prescribed risk limits and try to maximize capital gains Maintain relationship with trading counterparties 	<ul style="list-style-type: none"> Understanding of market dynamics and factors affecting market prices Knowledge on financial and investment products Analytical thinking and ability to interpret events and market movements Numeric and ability to conceptualize profits and loss of trade transactions

APPENDIX 4A: JOB TYPE TABLE

Front & Back Office *continued*

CAREER PATHS	JOB TYPES	ALSO KNOWN AS	SEGMENT	JOB RESPONSIBILITIES	SKILLS REQUIRED
Focused	Trading Floor Operations	Treasury Operations Treasury Administration	All Financial Institutions	<ul style="list-style-type: none"> Review trading floor transactions to ensure prompt settlement of all trades Ensure all trades and trading positions are accurately recorded Ensure compliance of traders' trading and position limits Report any discrepancies, limit violation, delayed settlement and collateral posting to risk management 	<ul style="list-style-type: none"> Knowledge of trading floor operations and settlement process Knowledge of credit risk and market risk limit setting and monitoring Familiarity of trading agreements (ISDA), mark to market process and collateral requirements Knowledge of financial and investment products
Versatile	Product Management	Product Development	Financial Institutions and other product-based organizations	<ul style="list-style-type: none"> Conduct usability tests with end users Discussions with users regarding deliverables in business operations and performance improvements Document business, system and data flows Provide advice to development team on new system production and testing Facilitate roll-out and implementation of new system functionality Review to align processes to changing business conditions and new products Develop feasibility studies, cost/benefits/risk assessments for technology projects. Document business, system and data flows 	<ul style="list-style-type: none"> Relationship Management Skills Business development and selling skills Leadership Skills across functions Product development skills
Focused	Corporate Development	—	Financial Institutions and other product-based organizations	<ul style="list-style-type: none"> Research to identify business and deal opportunities Use financial modeling to forecast corporations' future cash flow and valuation Pitch to customers on potential revenue-generating deals such as debt/equity issuances, underwriting and merger and acquisitions Coordinate efforts between Research, capital market, underwriting, legal and other teams to structure and negotiate deals 	<ul style="list-style-type: none"> Relationship management and interpersonal skills Financial and statistical analysis and modelling skills Data interpretation and communication skills Team collaboration Knowledge of regulatory and legal policy and procedures

APPENDIX 4A: JOB TYPE TABLE

Project Management & Analysis and Advanced Analytics

CAREER PATHS	JOB TYPES	ALSO KNOWN AS	SEGMENT	JOB RESPONSIBILITIES	SKILLS REQUIRED
Focused	Data Scientist / Analyst	Data Analytics Specialist Data Analytics Officer	Corporate Banking Retail Banking Insurance Companies Private Banking & Wealth Management	<ul style="list-style-type: none"> Explore and analyze large volume of data Build data programming, modelling and mining Communicate analytical findings and recommendations Identify data-driven opportunities for improvements in processes and customer relationships 	<ul style="list-style-type: none"> Knowledge in data mining, processing and reporting Statistical analysis and modelling skills Analytical thinking and problem-solving skills Data interpretation and communication skills Financial analysis skills
Focused	Financial Analyst	Research Analyst Financial Controller Financial Modeller	Corporate Finance All Financial Institutions	<ul style="list-style-type: none"> Research and analysis of current and historical financial information Participate in budgeting and variance analysis Build financial models for forecasting and sensitivity analysis Prepare financial reports, with interpretation and recommendations on potential courses of action 	<ul style="list-style-type: none"> Financial analysis skills. Knowledge of financial regulations Knowledge in economics, accounting, financial markets and banking Data interpretation and communication skills
Versatile	Performance Analyst	Quality Analyst	All Financial Institutions	<ul style="list-style-type: none"> Develop corporate data warehouses and tools to obtain relevant data Define, design and develop analytical solutions to meet business needs and cross-product initiatives Maintain and improve analytics, reporting and relevance in delivering consistent information and insights 	<ul style="list-style-type: none"> Database architecture and design skills Knowledge in data mining, warehousing, processing and reporting Data interpretation and communication skills Facilitation, negotiation and problem-solving skills Knowledge of financial services operations and processes
Versatile	Program Management	Project Leader Project Management Officer Change Management Officer	All organizations	<ul style="list-style-type: none"> Set standards for project management capabilities Establish Project Management Office structure, operations and staffing requirements Track and provide project status and audit reports Manage risks, issues and conflict resolution process Prioritize projects based on value, impact and strategic alignment 	<ul style="list-style-type: none"> Expertise in project and change management Budget, cost and profitability management skills Knowledge of resource management Strategic thinking and leadership skills Facilitation, negotiation and problem-solving skills

APPENDIX 4A: JOB TYPE TABLE

Risk & Insurance

CAREER PATHS	JOB TYPES	ALSO KNOWN AS	SEGMENT	JOB RESPONSIBILITIES	SKILLS REQUIRED
Focused	Actuary	Actuarial Officer Actuarial Modeller	Life Insurance General Insurance	<ul style="list-style-type: none"> – Create mathematical model to evaluate and probabilities of occurrence of risk events – Assign monetary value to such risk events to determine insurance premiums – Make recommendation on risk, design and structure of insurance products, reserves required to cover claims and other risk mitigants 	<ul style="list-style-type: none"> – Expertise in statistical and quantitative theories, modelling and applications – Knowledge of financial service businesses and operations – Knowledge of specific insurance products – Skills in database design, modelling and analysis
Focused	Claims Adjuster	Claim Assessment Officer Claim Evaluator	Life Insurance General Insurance	<ul style="list-style-type: none"> – Meet and discuss with claimants for detailed information on events and assessment of loss – Review details of claims against insurance policies to determine approval, further review or decline of payments – Liaise with claimants and experts and provide regular updates 	<ul style="list-style-type: none"> – Knowledge of policy coverage, liability limits and reinsurance policies – Experience in investigative procedures and documentation – Analytical thinking and problem-solving skills – Communication skills – Detailed orientation
Focused	Insurance Underwriter	Insurance Officer	Life Insurance General Insurance	<ul style="list-style-type: none"> – Evaluate insurance applications for risk levels and recommended premiums – Determine terms and conditions insurance contracts (including terms, conditions and coverages) – Provide underwriting advices and answer inquiries from brokers and customers 	<ul style="list-style-type: none"> – Mathematical and quantitative analysis skills – Analytical and decision-making skills in policy applications – Knowledge of financial services business and operations – Customer focus and collaboration – Knowledge of information and communication technologies
Focused	Credit Risk Adjudicator	Credit Approver Credit Underwriter Counterparty Credit Risk Manager	Corporate Banking Commercial Banking Investment Banking	<ul style="list-style-type: none"> – Assess credit applications and assess key risk factors – Negotiate and recommend terms, conditions, pricing and structure for credit approval – Making credit decision within credit authority – Train staff on credit policies and credit approval process – Review and maintain credit policies, response to changes in credit practices and regulations 	<ul style="list-style-type: none"> – Ability to assess financial, quantitative and qualitative information to form a credit opinion – Knowledge on lending, other credit and investment and treasury products – Experience in accounting practices, financial modelling and research – Understanding business operations and data interpretation – Knowledge on credit agreements, legal and insolvency frameworks – Knowledge of regulatory and legal policies – Communication skills

APPENDIX 4A: JOB TYPE TABLE

Risk & Insurance *continued*

CAREER PATHS	JOB TYPES	ALSO KNOWN AS	SEGMENT	JOB RESPONSIBILITIES	SKILLS REQUIRED
Focused	Credit Administrator	Credit Operation Officer	Corporate Banking Commercial Banking Investment Banking	<ul style="list-style-type: none"> Review credit agreements to ensure terms and conditions are consistent with credit approval requirement Safe keep all credit and security agreements Track credit review process as required by credit policy and guidelines Monitor payments and collateral conditions are consistent with credit agreements through loan tenor and report to risk management any violations 	<ul style="list-style-type: none"> Knowledge of credit approval process, lending products, credit structure, credit and security agreements Administrative skills and detail orientation Knowledge of financial and investment products Understanding of the bank's credit and risk management policies
Focused	Risk Analyst	Credit Analyst Fixed-Income Research Analyst Market Risk Analyst	Corporate Banking Commercial Banking Investment Banking	<ul style="list-style-type: none"> Research, source and review data relevant to the specific risk areas (credit, market or operation risks) Understand potential impacts from each risk area to overall business Prepare reports on risk exposure and suggested mitigants Support business managers to respond to identified risk exposures Ensure consistency of business practices with risk policies 	<ul style="list-style-type: none"> Ability to analyze complex data into reports that can be used by decision makers Quantitative, analytic modelling and computer programming skills Knowledge of risk and credit management and procedures Research, analytical and reporting skills
Focused	Risk Modeller	Portfolio Risk Manager Market Risk Modeller Value-at-Risk Modeller	All Financial Institutions	<ul style="list-style-type: none"> Work with business to define risk parameters Research and build mathematical and statistical models to quantify risk exposures Report assumptions, methodology and outputs of risk models Stress test models to ensure consistency and quality Adjust and improve models as needed 	<ul style="list-style-type: none"> Knowledge of statistical modelling techniques, database architecture and design, and financial analysis Ability to understand changes in market trends Ability to interpret and translate complex outputs to provide insights Knowledge of information and communication technology, programming and design

APPENDIX 4A: JOB TYPE TABLE

Financial Advisory & Investment Management

CAREER PATHS	JOB TYPES	ALSO KNOWN AS	SEGMENT	JOB RESPONSIBILITIES	SKILLS REQUIRED
Versatile	Financial Advisor	Financial Product Sales Investment Product Sales	Retail Banking Commercial Banking Financial Planning Wealth Management	<ul style="list-style-type: none"> – Sell financial and investment products (prospecting, selling and negotiating terms of services) – Negotiate with product suppliers on rates – Maintain customer relationships and introduce new financial products to them – Provide financial planning advice to achieve customers' financial goals 	<ul style="list-style-type: none"> – Analytical thinking and problem-solving skills – Relationship management skills – Knowledge of financial services business operations and financial products – Knowledge of regulatory and legal policies – Proficiency in financial projection techniques
Versatile	Investment Banker	Capital Markets Associate Mergers & Acquisitions Associate Sales & Trading Associate	Investment Banking	<ul style="list-style-type: none"> – Research to identify business and deal opportunities – Use financial modeling to forecast corporations' future cash flow and valuation – Pitch to customers on potential revenue-generating deals such as debt/equity issuances, underwriting and merger and acquisitions – Coordinate efforts between research, capital market, underwriting, legal and other teams to structure and negotiate deals 	<ul style="list-style-type: none"> – Relationship management and interpersonal skills – Financial and statistical analysis and modelling skills – Data interpretation and communication skills – Team collaboration – Knowledge of investment products and financial instruments – Knowledge of regulatory and legal policy and procedures – Knowledge of credit and market risk management in the finance sector
Versatile	Portfolio Manager	Fund Manager Investment Manager Asset Manager	Asset / Fund Management Investment Banking Insurance Companies	<ul style="list-style-type: none"> – Develop investment policies, target asset mix and strategies for the portfolio – Conduct investments and trading for the portfolio – Measure and evaluate portfolio performance against targets – Ensure compliance of target asset mix, investment strategies and regulatory requirements – Maintain relationships and communicate with investors on changes in portfolio, market trends and return 	<ul style="list-style-type: none"> – Research and analytical skills – Data interpretation and communication skills – Knowledge of financial products – Knowledge of investment theory and portfolio management

APPENDIX 4A: JOB TYPE TABLE

Financial Advisory & Investment Management *continued*

CAREER PATHS	JOB TYPES	ALSO KNOWN AS	SEGMENT	JOB RESPONSIBILITIES	SKILLS REQUIRED
Focused	Research Analyst (Buy-side)	Fixed-Income Credit Analyst Investment Analyst Equity Analyst	Asset / Fund Management Investment Banking Insurance Companies Stockbroking	<ul style="list-style-type: none"> – Research on trends and developments in markets, economies and political issues – Analyze risk and return on specific financial assets currently or potentially in the portfolio – Recommend to investment committees whether to invest in or divest such financial assets – Maintain database and financial spreadsheets on industry and company-specific data 	<ul style="list-style-type: none"> – Analytical, research, accounting, financial and statistical modelling skills – Knowledge of investment products and financial services operations – Knowledge of regulatory and legal policies and procedures – Presentation and communication skills
Versatile	Research Analyst (Sell-side)	Fixed-Income Research Analyst Equity Research Analyst	Investment Banking Corporate Banking Stockbroking	<ul style="list-style-type: none"> – Research on trends and developments in markets, economies and political issues – Analyze risk and return related to financial assets to be sold by the company – Prepare pitch book for bidding for capital market or M&A mandates to issuers – Prepare sell-side research reports to solicit interests from potential investors – Maintain database and financial spreadsheets on industry and company-specific data 	<ul style="list-style-type: none"> – Analytical, research, accounting, financial and statistical modelling skills – Knowledge of investment products and financial services operations – Knowledge of regulatory and legal policies and procedures – Presentation and communication skills – Relationship management and interpersonal skills
Versatile	Specialized Investment Advisor	Financial Product Specialist Financial Planner	Retail Banking Insurance Companies Asset & Wealth Management	<ul style="list-style-type: none"> – Offer specialize financial planning advices (relating to trust, estate, tax, offshore investments etc.) to customers – Maintain up-to-date knowledge of the specialized investment areas – Understand customers' financial objectives and recommend appropriate financial products 	<ul style="list-style-type: none"> – Expertise in one or more of the specialized investment areas – Customer service and relationship management skills – Analytical, research, and financial modelling skills – Knowledge of statistical and quantitative methods – Investment and sale management skills

APPENDIX 4A: JOB TYPE TABLE

Compliance & Audit

CAREER PATHS	JOB TYPES	ALSO KNOWN AS	SEGMENT	JOB RESPONSIBILITIES	SKILLS REQUIRED
Focused	Compliance Officer	—	All Financial Institutions	<ul style="list-style-type: none"> Review practices and operations to assess and ensure adherence to policies and regulations Investigate and identify root causes of non-compliance events Provide guidance and recommendations for corrective actions Develop and update compliance policies for the company Education and train staff on compliance matters Liaise with regulators on regulatory, audit and compliance matters 	<ul style="list-style-type: none"> Knowledge of regulatory and legislative policy and procedures for the financial sector Knowledge of credit and risk management Quantitative analysis skills High ethical standards and awareness Understanding of financial markets and processes in sales, trading, operations, control and product structuring
Focused	Internal Auditor	—	All Financial Institutions	<ul style="list-style-type: none"> Determine internal audit scope, timing and plan in collaboration with compliance and control Conduct audit, review effectiveness and consistent adherence of control and compliance Identify follow-up actions for improvement Compile audit reports, summary of findings and recommendation Monitor implantation of corrective actions 	<ul style="list-style-type: none"> Knowledge of audit practices and processes Knowledge of credit and risk management, regulatory and legal policy and procedures Finance and accounting skills Analytical thinking and problem-solving skills High ethical standards and awareness Experience with accounting and information systems

APPENDIX 4B: FINANCE JOBS-SKILLS HEATMAP

			CORE FINANCE FUNCTIONS				OTHER SKILLS					Specific Skill Sets
			PROD	A&R	LEG	DQC	PEO	O&P	PM	AUD	IT	CORE FINANCE FUNCTIONS
# of Skill Sets			2	9	1	4	3	3	2	2	2	
FRONT & BACK OFFICE												
1	V	Relationship Manager	1X	2X			2X					PROD = Product Knowledge Knowledge of Financial & Insurance Products Knowledge of Investment Products & Trading A&R = Analytical & Research Ability to Process Info & Details Financial & Cash Flow Modelling & Accounting Analytical Thinking & Problem Solving Data Interpretation & Communication Economics, Accounting & Financial Markets Knowledge of Credit Agreements & Legal Frameworks Knowledge of Risk Management Research, Analytical & Reporting Skills Investment & Portfolio Management LEG = Legal & Regulatory Legal & Regulatory Frameworks DQC = Data, Quantitative & Computing Data Mining & Analysis Statistical Modelling & Computing Mathematical & Quantitative Skills Database Architecture & Design
2	V	Client Services Representative	1X				2X					
3	F	Debt Recovery Associate	1X	1X	1X		1X					
4	F	Fund Accountant	1X	3X	1X							
5	F	Transaction Processor		2X	1X							
6	F	Trading & Sales	1X	3X								
7	F	Trading Floor Operations	2X	2X				1X				
8	V	Product Management	1X	4X		1X	2X	1X	1X		1X	
9	F	Corporate Development	1X	3X	1X	1X	1X					
PROJECT MANAGEMENT & ANALYSIS AND ADVANCED ANALYTICS												
10	F	Data Scientist / Analyst		3X		3X						OTHER SKILLS PEO = People & Relationships Customer Relationship Management & Sales Negotiation & Conflict Management Leadership & Management O&P = Operations & Processes Time & Change Management Process Modelling & Analysis Tool Knowledge of Financial Services Operations PM = Project Management Project Management Tools Budget, Cost & Profitability Management AUD = Auditing & Accounting Investigative Procedures & Documentation Audit, Compliance & Law Enforcement IT = Information Technology Information & Communication Technology Business Analysis Tools
11	F	Financial Analyst		3X	1X							
12	V	Performance Analyst				2X	1X	1X				
13	V	Program Management					3X	2X	2X			
RISK & INSURANCE												
14	F	Actuary	1X			2X		1X				
15	F	Claims Adjuster	1X	3X						1X		
16	F	Insurance Underwriter		1X	1X	1X	1X	1X			1X	
17	F	Credit Risk Adjudicator	1X	4X	1X							
18	F	Credit Administrator	1X	3X				1X				
19	F	Risk Analyst		3X	1X	3X						
20	F	Risk Modeller		1X		3X					1X	
FINANCIAL ADVISORY & INVESTMENT MANAGEMENT												
21	V	Financial Advisor	1X	2X	1X		1X					
22	V	Investment Banker	1X	3X	1X	1X	1X					
23	V	Portfolio Manager	1X	3X			1X					
24	F	Research Analyst (Buy-side)	1X	3X	1X	1X						
25	V	Research Analyst (Sell-side)	1X	1X	1X	1X	1X					
26	V	Specialized Investment Advisor	2X	2X		2X	1X					
COMPLIANCE & AUDIT												
27	F	Compliance Officer	2X	1X	1X	1X		1X				
28	F	Internal Auditor		3X	1X					1X	1X	

V = Versatile Career Path; F = Focused Career Path

Adapted from: Toronto Finance Services Alliance (TFSA), In-Demand Careers in Financial Services
www.tfsa.ca/explorefinancialservices/in-demand-careers/

Note: Number of Xs denotes the number of specific items in the skill group identified for the job.
 See Detailed Jobs-Skills Map for details.

Disruption in the Financial Services Industry Driven by Technology

Technology is changing the way we do things in every aspect of our lives. Innovative ideas and new developments are coming onto the markets every day in a bid to create and meet customer demand and build new experiences. The financial market is no exception.

Advances in financial technology (or Fintech) are disrupting established business models in the financial services sector, thus creating new career opportunities and impacting existing professions. We see three broad categories in which jobs in the financial services space fit: (1) jobs that are shrinking (e.g., securities brokers, relationship managers, transaction processors), (2) new job opportunities (e.g., digital product management, chief data officer) and (3) jobs that require incumbents to adjust (e.g., investment banking, underwriting) to technological changes.

Some key technologies that will influence jobs include:

Mobile Technology

Everyone uses mobile communication devices on a regular basis, so what better way to get financial products in front of this mass audience than by exploiting the necessity to stay up to date. In financial services, these tools can be used for a wide range of purposes from making personal budgets to creating savings goals, investing money and borrowing funds to start a business and can be easily and conveniently tailored to users' individual requirement. As a result, mobile technologies are having a huge impact on existing jobs in the retail and even commercial financial services space. Prospects that have experience with e-commerce, digital transformation, automation and process improvement will see an abundance of opportunities in applying the same in the retail financial services space, especially in the following:

- **FAST AND EFFICIENT MONEY MANAGEMENT**

Many applications are faster than their desktop counterparts and have been designed for user-friendly and quick transactions. With these apps providing precise and popular functions, users can complete transactions efficiently.

- **PERSONALIZED CONTENT**

Despite consumers' general hesitation to give companies access to their individual preferences, these preferences enable financial-services providers to personalize the content of their communication and services to their clients' individual needs. Fintech is increasingly providing the opportunity to gain user interest and customize based on experiences, which give consumers the ability to pick and choose based on several factors such as location, interests and online behaviour.

• **INTERACTIVE ENGAGEMENT**

In today's rapidly changing consumer climate, having a brand persona has never been so important. This identity helps people feel comfortable when transacting for financial services and offers them a chance to interact on a personal level and offer feedback. Mobile technology is one of the driving forces behind social interaction and, since its inception on general social media platforms, Fintech is making progress to ensure that applications are at the forefront of customer engagement for all companies.

Insurtech

The application of technology in the insurance space will have a seismic impact on all aspects of the insurance industry, from distribution to underwriting and pricing to claims. Advanced technologies and data are already affecting distribution and underwriting with policies that are priced, purchased and bound in near real time. Some key areas impacted in the insurance value chain will likely include:

• **DISTRIBUTION**

Traditional agent-based distribution and the corresponding corporate-support functions are being dramatically disrupted as technology is used to increase productivity. Customer interactions today are shorter and more meaningful, making digital channels ideal as primary channels. Thus, opportunities are being created for candidates who have managed data-driven digital sales, customer journeys and even smart contracts in favour of established distribution schemes.

• **UNDERWRITING AND PRICING**

Manual underwriting will cease to exist for most personal and small-business products across life and property and casualty insurance as the majority of underwriting will be automated and supported by deep-learning models built within the technology stack. As such, opportunities will become prevalent in areas of the financial institution that support data-driven decisions ranging from pricing departments all the way to regulatory functions that review machine learning-based models.

Cryptocurrencies and Distributed Ledger Technology (DLT)

Cryptocurrencies and DLT are relatively new concepts that are making waves across the world, especially relating to the transfer of value from one party to another. Some key areas of disruption for the financial-services space include payments (retail and commercial), new asset classes in the wealth-management space and the regulatory compliance burden. This creates a number of new opportunities across a financial institution's value chain, ranging from the building of new core banking systems/money-transfer infrastructures all the way to cryptocurrency traders in a bank's capital markets division.

Conclusion

The financial-services sector is ever evolving and is digging deeper into the habits and behaviours of businesses and consumers using the multitude of available services. This insight will help grow this fast-paced and innovative industry and will begin to see developments in other areas, such as virtual reality and machine learning, to predict and analyze data for maximum effect. Fintech is changing the way people carry out everyday transactions and this is set to become one of the most significant changes to the industry over the next few years. Prospective students should keep this in mind and be flexible to learn new skills and become technology literate as they forge careers after their business education.

Personal Advice from the Contributing Alumni

Being a few steps ahead in our career paths, contributing alumni would like to offer a few words of personal and heartfelt advice to you, our future alumni, and we hope that you will find them beneficial and inspiring. Their full inputs can be found at schulich.yorku.ca/sfaafocused.

FROM THE FINANCE-FOCUSED TEAM

Link to detailed inputs from the Team: schulich.yorku.ca/sfaafocused



Carrie Chai (MBA '11)

PAST POSITION:

Senior Manager, Internal Ratings Management, Scotiabank

CURRENT POSITION:

Director, Internal Ratings Management, Scotiabank

Finance is an industry with many positions that fit people with different skill sets and different interests. The most critical step in my view is to get entry into the industry. Once you are in, you'll have tons of opportunities to try and work in different areas if you are a quick learner and like to challenge yourself. If you choose a career in Finance, select as many finance courses as possible and do well in each course, which will equip you better in applying to your entry job.



Richard Digioacchino (MBA '03)

PAST POSITION:

Vice President, Exposure and Capital Analysis, Scotiabank

CURRENT POSITION:

Vice President, Trade Floor Risk Management, Scotiabank

It is very important that candidates can present themselves well in networking/interview settings. This shows that they understand social cues and can fit into a team workplace environment. My advice would be to focus on soft skills during networking and not try to impress recruiters with technical questions. Recruiters are looking for people who can fit in with the dynamics of their teams.

Candidates should also be honest with themselves in terms of where their interests lie. If someone is not interested in a field, it becomes readily apparent in an interview. An honest self-assessment of skills and interests is imperative to finding a good fit for employment.

Finally, candidates need to make sure they are prepared for interviews. They should research the company, department and interviewer as far as they can through publicly available information and contacts. This shows interest.

FROM THE FINANCE-FOCUSED TEAM *continued*



Valeriya Kolobashkina (MF '14)

PAST POSITION:

Senior Manager, Exposure and Capital Analysis, Global Risk Management, Scotiabank

CURRENT POSITION:

Senior Manager, Exposure and Capital Analytics, Scotiabank

While at school or on the job, do not be afraid to raise your hand and take on more responsibilities – this is how you get valuable experience and improve your self-awareness and understanding of what you like and where you want to move next. Be vocal and let people around know what you are passionate about and how much you have done to get prepared for the job – you never know where an opportunity may come from. Be yourself – we are all humans and work in teams, no matter how many acronyms follow our names. You are selected for an interview based on your skills and experience, but are offered a job based on your personality.



Conrad Fernandes (MBA '15)

PAST POSITION:

Associate Director, Trading Credit Risk & Collateral Management, Royal Bank of Canada

CURRENT POSITION:

Associate Director, Group Risk Management Credit, Royal Bank of Canada

Every person has a unique value proposition to offer. It is imperative that you demonstrate a strong understanding of yourself, express the willingness to embrace change and your ability to articulate and influence individuals as a stakeholder. Moreover, whether we are taking graduate courses, participating in extra-curricular activities or even engaging in networking events, make sure you are doing them with intention and purpose.



Rick Kotick (MBA '06)

PAST POSITION:

Senior Analyst, Competitive Intelligence, RBC Asset Management

CURRENT POSITION:

Head, Competitive Intelligence & Sales Enablement, RBC Global Asset Mgmt

Follow your passion and your career will never feel like work. Realize that no matter how much you know, there is always more to learn. Don't be afraid to ask questions, even the most basic ones. No one will ever fault you for asking questions, asking for guidance or suggestions on how to proceed.

Work hard to improve your soft skills, these are the true differentiators in your job search. The ability to communicate with confidence in a concise manner is something that will always be in demand. I wish you the best of luck in your career path and remember that fellow Schulich alumni are here to help!



Gregory Pau (BBA '88, MBA '89)

PAST POSITION:

Senior Vice President, Corporate Ratings, DBRS Limited

CURRENT POSITION:

Lecturer in Finance, Schulich School of Business

Follow your heart and mind when selecting your career path because you will learn fast and perform best in the career that suits your strengths and interests. If you choose a focused career in Finance, select your courses wisely to build the foundation to learn and seek internship opportunities. Evaluate job descriptions and highlight your relevant experiences to the job requirements in your resume before applying. Once you get your first job, keep absorbing knowledge like a sponge and be proactive in applying what you learn. All the best in your studies and good luck in your job search.

FROM THE FINANCE-FOCUSED TEAM *continued*



Raj Ray (MBA '09)

PAST POSITION:

Vice President, Precious Metals & Mining,
National Bank Financial

CURRENT POSITION:

Vice President, Precious Metals & Mining,
Desjardins Securities

Success in any field requires preparation, perseverance and patience. In addition, it requires smartness to realize one's strengths, interests and competitive advantage and act accordingly. Make use of every single resource at your disposal and be proactive in your job search. Whether you are looking for an internship or a full-time job, it is important to cast your net wide enough to be able to catch every single opportunity that is out there. Stay focused and motivated and don't give up until you have met your objective. Best of luck for your studies and job search.



Andy Thi (BBA '12)

PAST POSITION:

Assistant Vice President, Global Energy
Corporates, DBRS Limited

CURRENT POSITION:

Credit Analyst, Fixed Income,
Foyston Gordon & Payne Inc.

To find the right career path for you, it is important to be honest with yourself and to truly reflect on your strengths, weaknesses and interests. What are you really good at? What do you find challenging that others might be stronger at? What do you enjoy reading about? What excites you? By answering these questions honestly, you will be in a better position to find a career path that you are genuinely interested in and that aligns with your core strengths – hopefully leading to a long and successful career.



June Wang (MF '11)

PAST POSITION:

Senior Consultant, Financial Risk
Management Consulting, Ernst & Young

CURRENT POSITION:

Senior Financial Analyst, Valuation
Analytics, Ontario Teachers' Pension Plan

I started my career as a consultant in a Big Four accounting firm. The opportunity allowed me to gain experiences in derivative valuation, risk management and capital adequacy through international engagements and to become a subject-matter expert over the years. Keenness to learn, willingness to work with others and persistence are the key skillsets which consulting firms, or any firms, are looking for from their employees. Long hours and travel outside country for long-term projects can be exciting, yet challenging depending on one's lifestyle and other commitments. My advice to students is stay connected, be humble and always be willing to give.

FROM THE FINANCE-VERSATILE TEAM

Link to detailed inputs from the Team: schulich.yorku.ca/versatile



Taha Amiralli (MBA '14)

PAST POSITION:

Product Manager, Game Consoles, AMD

CURRENT POSITION:

Senior Product Manager, Digital Banking, Scotiabank



Mandeep Anand (MBA '13)

PAST POSITION:

Consulting, Corporate Banking at ICICI Bank Canada

CURRENT POSITION:

Assistant Vice President, Commercial Associate, Bank of America Merrill Lynch

Invest the time in discovering the balance between what you are passionate about and what your natural talent lends itself well to. The sooner you can figure out this balance, the more time you have to make the decision to close experience/skill gaps. This effort should primarily be focused on doing as this is the only sure method of truly figuring out what is involved and, more importantly, convincing others of your interest. Finally, change is the only constant in today's world so make this discovery process a lifelong journey. It is important to dedicate time to update this career map to continuously improve and remain relevant in the marketplace.

Over the last few years the Finance industry has evolved significantly and I believe it offers exciting and challenging opportunities for new grads. I would advise new grads to explore opportunities in Fintech in addition to traditional banking jobs. I don't foresee Fintech replacing current finance jobs completely but believe it will create a whole complementary industry requiring a different skill set than what traditional banking jobs require. Additionally, the only other advice I would like to give to current students is that give equal (if not more) importance to what you do outside of class.



Diana Arsenyan (MBA '14)

PAST POSITION:

Biology and Neuroscience

CURRENT POSITION:

Senior Accountant, Assurance Services, Ernst & Young



Heston D'Souza (MBA '15)

PAST POSITION:

Assistant Manager, Capital Projects, Reliance Infrastructure

CURRENT POSITION:

Relationship Manager, Corporate Banking, ICICI Bank Canada

Start networking with an open mind. As much as you are interested in securing that next internship or full-time position, gaining an understanding of the specifics of the field, each person's career path and why they chose that particular path could be quite valuable in helping you make your own career choices. Sometimes, unexpected opportunities come your way – take them! I never thought that I was going to work in a financial institution, but that opportunity gave me tremendous exposure and in-depth knowledge into how the industry operates, which I use today on the other side to provide better services for our clients.

Those with successful careers nearly always have a great combination of a curious mind and a dependable network of peers. In a fast-changing world, it is imperative to be up-to-date on the latest developments while having a pulse on the changes in industry through other professionals. Organizations are always short of leaders who can help them navigate change; this is where managers can make the greatest impact.

FROM THE FINANCE-VERSATILE TEAM *continued*



Cindy Jin (MBA '17)

PAST POSITION:

Analyst, Leveraged Finance, ORIX USA

CURRENT POSITION:

Associate, Private Equity Sponsor
Coverage Group, Scotiabank

There is no shortcut in finding the most ideal job and there is no such job as a “right” role. If you are not sure what to do, reach out and talk to as many people as possible in the industry to learn about their job functions/required skill sets and do not limit yourself in one field. Do not ever say “Anything. I just want to work in a bank.” It is your responsibility to figure out where your interests and strengths are before anyone else can help you. Be proactive and always be prepared to tell your story that’s consistent with your knowledge, skillsets, interests and passion.



Meggie Lee (IMBA '12)

PAST POSITION:

Transfer Pricing Analyst,
McCain Foods Limited

CURRENT POSITION:

Senior Analyst, Statutory Transfer Pricing,
Royal Bank of Canada

There are multiple ways to get your dream job. If the straightway does not work now, try different ways! If you think of changing your career, understand what you are getting into and how your past experiences can be transferrable. Networking will be a great help to understand your situation and where you are lacking. Remember that you do have transferrable skills to perform in a new job. Try to put together your story – what you have done and why your past experiences can bring new ideas to the team. Trust yourself! Good luck!



Tej Kumar Mehta (MBA '12)

PAST POSITION:

Assistant Relationship Manager, Corporate
& Investment Banking, ICICI Bank Canada

CURRENT POSITION:

Client Manager, Global Banking &
Markets, HSBC Bank Canada

At school, you will have tons of opportunities to do many things. The key to choosing the right things is very simple. Focus on your long-term priorities and then ask yourself if the option in front of you will make sense five years down the line. Do this two to three times to be sure – you will know what you have to do. Be focused.

Having said that, pick up a hobby and go nuts! Add this hobby to your resume; make sure it is a differentiator. In case it helps, I picked up long-distance running. You can choose to pick up beer tasting (better be a champion at it). Doing this brings out your character. The street likes this – everyone has an MBA, CFA, etc. Character is unique and if you can align it with the position for which you are applying, you will have arrived.

FROM THE FINANCE-VERSATILE TEAM *continued*



Ken Shen (MBA '03)

PAST POSITION:

Manager, Strategy and Planning
(Aftersales), BMW Canada

CURRENT POSITION:

Independent Management Consultant



Shiva J. Srikantan (BBA '11, MBA '15)

PAST POSITION:

Account Manager, Commercial Banking,
TD Bank Financial Group

CURRENT POSITION:

Associate Relationship Manager,
Corporate Banking, MUFG Bank

Congratulations on your completion of the successful academic journey at Schulich School of Business! To start and sustain a successful professional life, career-planning and management skills are definitely crucial. The CDC can help, but the ground work has to be yours. Similar to running a business, starting with a clearly defined vision and mission statement for your career will differentiate you from the crowd. However, it will be a journey, so do not be afraid to ask questions and sometimes make tough decisions. We have been living in a world with constant changes, and the inevitable changes may impact your professional career development and management as well, so I strongly recommend that you start early and step back and reflect on your key strengths and career positioning in the context of market demand and opportunity. Be flexible to adjust based on your unique situation and external environment.

There's no one way to do it, so always learn and continue improving day by day at whatever you do! Your education gives you a level playing field and what you do with it after dictates how far you go in life with a little bit of luck. I come from an immigrant family, so I work with an attitude that I have been afforded opportunities that people who are a lot smarter and more hard-working than me have not been given simply because of circumstances in life. So, it's only right that I fully leverage my opportunity at success to better myself and keep "paying it forward." Finally, I won't say find your passion and make it a career because many of us don't have the luxury of time to find our life's calling. So, find something that you're at least a little bit interested in and keep getting better at it. Always remember "success" is different to each person, and make sure you find your own definition and not what's advertised! Good luck to you all.

Glossary of Useful Resources

Financial Services Industry

ORGANIZATION	DETAILS	WEBSITE
Alternative Investment Management Association	Information on alternative investments	www.aima.org
Breaking Bay Street (BBS)	Job postings in capital markets and investment banking career resources	breakingbaystreet.com/job-postings
Canadian Pension Funds	List of top 100 pension funds	www.benefitscanada.com/wp-content/uploads/2017/06/BC0617_Top100Pensions-CHARTS.pdf
Canadian Securities Institute (CSI)	Financial Services Career Map	www.csi.ca/student/en_ca/careermap/index.xhtml
Career Connections (Insurance)	Careers in the property & casualty insurance industry	www.career-connections.info
eFinance careers (U.S.)	Careers in financial markets	bit.ly/1qDZMQv
Portfolio Management Association of Canada	List of member portfolio management firms in the association	www.portfoliomanagement.org/firms/?all_firms=true
Mergers & Inquisitions (U.S.)	Articles on roles in U.S. capital markets and investment banking career resources	www.mergersandinquisitions.com
The Investment Funds Institute of Canada	List of member investment fund managers in Canada	www.ific.ca/Companies/CompanyDirectory
Top 40 Money Managers	List of top 40 money managers in Canada	www.benefitscanada.com/wp-content/uploads/2017/12/Top-40-Charts.pdf
Toronto Financial Services Alliance (TFSA)	Explore in-demand careers	www.explorefinancialservices.com/Careers
Vault Guides (U.S.)	Vault Career Guide to Commercial and Investment Banking	CareerQuest ► Resources ► Student Resources ► Vault

Industry Associations

ORGANIZATION	FOCUS	DESIGNATION	WEBSITE
Canadian Bankers Association	Banking	–	cba.ca
CFA Society Toronto	Financial services	Chartered Financial Analyst (CFA)	www.cfatoronto.ca
Women in Capital Markets	Financial services	–	www.wcm.ca
Canadian Venture Cap and Private Equity Association	Private equity	–	www.cvca.ca
The Risk Management Society (RIMS)	Risk management (insurance)	Canadian Risk Management (CRM)	www.rims.org
Global Association of Risk Professionals (GARP)	Risk management	Financial Risk Management (FRM)	www.garp.org
Professional Risk Managers Association	Risk management	–	www.prmia.org

Extra-Curricular Activities

AVAILABLE TO ALL	UNDERGRADUATES	MASTERS
<ul style="list-style-type: none"> • Bloomberg Aptitude Test (measures critical thinking in finance and capital markets; Bronfman Library) • Bloomberg Essentials Training Program (Bronfman Library) • Marquee Financial Modeling Workshop 	<ul style="list-style-type: none"> • Association of Canadian Intercollegiate Investment Clubs • DECA Stock Market Challenge • Junior Achievement • RISE Finance Case Competition • StockTrak Investment Competition • Undergraduate Business Society • York Entrepreneurship Society • York Finance Club (M&A Competition, Stock Market Competitions, Capital Markets Certified) • York University Student Investment Fund 	<ul style="list-style-type: none"> • Graduate Business Council • Schulich Asset Management Association • Schulich Asset Management Competition • Schulich East Asian Business Association • Schulich Finance Association • Schulich Investment Banking Club • Schulich Real Property Students' Association • Schulich Women in Leadership • York Consulting Group

Note: These resources are provided as a reference only. Schulich Alumni and Schulich do not endorse or recommend any external materials.

Networking

SOURCE	WEBSITE
"How to Network your Way into Investment Banking in 5 Simple Steps," Brian DeChesare	bit.ly/1sHjHZD
"How to Rock your Informational Interviews"	bit.ly/1TqqIOs
IB Networking Toolkit	breakingintowallstreet.com/biws/breaking-into-wall-street-courses/

Interview Preparation

SOURCE	WEBSITE
Breaking Bay Street Incubator (Canada)	breakingbaystreet.com/products/products-incubanker/
IB Interview Guide (U.S.)	breakingintowallstreet.com/biws/breaking-into-wall-street-courses/
Vault Finance Interviews Practice Guide	CareerQuest ► Resources ► Student Resources ► Vault
Vault Guide to Finance Interviews	CareerQuest ► Resources ► Student Resources ► Vault

Industry Reading

SOURCE	WEBSITE
<i>Financial Post</i>	www.financialpost.com
<i>Wall Street Journal</i>	www.wsj.com

The Schulich Finance Alumni Association (SFAA) team and CDC would be delighted to have your feedback on the usefulness of this Guide and any other comments. Please feel free to email your feedback at:

CDC (Career Development Centre)
career@schulich.yorku.ca

or

Schulich Alumni Relations
alumni@schulich.yorku.ca

As we did two years ago, this revised Career in Finance Orientation Guide is a renewed collaborative effort by alumni, who generously share their experiences and insights despite their busy work and family commitments; advisors at the CDC, who contribute their expertise; and students in the Schulich Finance Association (SFA), who give feedback from their perspectives.

For these efforts and contributions, we would again like to say a particularly heartfelt “thank you” to all. The Career in Finance Orientation Guide published in September 2016 received positive feedback from many students and recent graduates who have successfully launched their careers in Finance. Some of them are now contributing to this revised Guide with their own career experiences and insights.

We believe and hope that this effort by the alumni will continue to benefit you and help launch your career and navigate the competitive job market. In the near future, your own experiences and insights will benefit future students. This is how our SFA community is built and will continue to be vibrant.

As a recap, the Alumni Team believes that the following key points will enhance the chances of getting your first job after graduation and achieving subsequent career advancements:

- Starting early to gain self-awareness by evaluating your strengths and interests.
- Targeting the career path (Focused or Versatile?) that suits you best.
- Pursuing independent research projects, internships, co-ops and part-time job opportunities in relevant areas.
- Understanding your own skill sets (competitive advantage) and target your search toward the job types in which such skills are required and valued. These skill sets can make a difference in your job performance.
- Working relentlessly to learn about industry trends and challenges and acquiring competencies to be career ready.
- Building relationships early and learning how you can add value by connecting with industry professionals through networking.
- Once you get your first job, being prepared and eager to learn, work hard, perform, contribute and be helpful.

We encourage students to review the Guide carefully and make use of the tools and suggestions. More importantly, we encourage you to stay connected, participate in events presented by SFA and SFAA and stay active. As and when you approach your graduation, we will be delighted to hear about your job search experiences and career success stories. Finally, we look forward to eventually welcoming you all to the SFA community. In the meantime, we wish you all the best in your studies and careers.

Schulich Global Alumni Network

You're a part of it



Be a part of your alumni community:

Enroll in the mentorship program

Sign up to have a coffee chat with alumni

Attend alumni events (*special student pricing available*)

Join the Schulich alumni online community

Your passport to the world starts here: 85+ chapters in 60+ countries

Follow us on Facebook, LinkedIn, Twitter

Visit us at:

schulich.yorku.ca/alumni-services-for-students

Connect. Engage. Thrive.
Your alumni legacy begins now.

The Schulich Finance Alumni Association (SFAA) has the objective of building a vibrant community of Schulich alumni in the finance profession, providing networking and learning opportunities among alumni and giving back to current students and recent graduates in finance through career orientation and guidance.

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