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## **CAREERS IN FINANCE**

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## COMMERCIAL BANKING & CREDIT UNIONS

### Overview

Commercial banks are in the business of providing banking services to individuals as well as corporations. These banks provide a host of services which include small business loans, mortgages, auto loans, and home repair loans, credit card charges, and safe deposits. Similarly, credit unions provide almost all the same services that a commercial bank provides. Since each credit union customer is required to become a member of the credit union, they operate on a smaller basis. Credit unions revolve around a particular industry, community, geographic location, or trade union.

Today's commercial banks and credit unions are more diverse and you'll find a tremendous range of opportunities in this field. You can start off as a management trainee and then make your way up to a branch manager. But if administration is not your thing then you may want to specialize and become a loan officer, trust officer or credit analyst, eventually becoming a division manager.

This sector is going through a period of tremendous change. Commercial banks are facing increased competition from other established financial service providers and new foreign entrants. New technology and the Internet are also enabling competitors to enter the market without having to invest in branches, which presents further challenges to Canada's banking industry. To meet these challenges, they have integrated and restructured their business activities in order to be more cost-efficient and have entered into alliances with high-technology firms to control information technology and data-processing costs. Also, further expansion in selected markets outside Canada remains a key strategy.

## CORPORATE FINANCE

### Overview

People who work in corporate finance and accounting are responsible for managing money—forecasting where it will come from, knowing where it is, and helping managers decide how to spend it in ways that will ensure the greatest return. Every private company requires corporate financiers, may it be a large multinational company or a smaller player with high growth prospects.

Although conditions vary at different companies, people going into corporate finance generally start their careers either as staff accountants (for the corporate-reporting function) or as financial analysts (for a business group or function). In both roles, you'll supply management with the information it needs to make smart, opportune decisions. Over time, financial analysts and staff accountants eventually specialize in one of the following areas — general accounting, internal audit, divisional financial services, taxes, treasury, cash management or corporate strategic planning. Many firms hire undergraduates and MBA students for training programs: some are finance- and accounting-specific, and others rotate trainees throughout the company. Keep a look-out for such opportunities as these are a great way to gain valuable experience. Finally, if you want to pursue a lifelong career within this field, you'll probably have to get an advanced degree or certification—a CPA, MBA, or CFA—at least to work in the more senior budgeting, planning, and strategy functions.

Longer-term prospects of corporate finance look good. As economies continue to integrate globally, opportunities for sophisticated financial analysis and planning should grow. Companies will

increasingly complete their own mergers and acquisitions in-house, creating more opportunities for people in finance who are able to think strategically. (Wetfeet.com)

## INVESTMENT BANKING

### Overview

Investment Banks are the middle people who help publicly owned corporations issue new securities onto the capital market and, at the same time, help the investing public acquire the type of securities they want. Thus, investment banks calculate the value of a business/security, provide vital financial advice, and underwrite the security issue to reduce issuing risk.

Investment banking is a career that is most commonly entered from the bottom (i.e. very few lateral migrations from other financial fields). Most recruits start as financial analysts and are promoted every 2-3 years. Once inside the bank, one can specialize into various divisions like equity/ bond research, mergers & acquisitions, sales & trading, derivatives, or corporate finance, depending on one's own preference and qualification.

Jobs in investment banking are fiercely sought after due to their prestigious allure and high year-end bonuses. However, investment bankers are known for their extraordinary working hours (up to 100 hours a week) which may put considerably strain on one's personal life. But even if you later opt out to reclaim your personal life, the skills you learn on Bay Street will be valuable in most business careers.

Globalization, technological changes and consolidation are some of the key challenges facing the Canadian securities industry. Proximity to the U.S., the relatively low barriers to entry for foreign securities firms and the increasingly North American focus of many large Canadian corporations have brought about a greater level of competition in the Canadian securities business.

## MONEY MANAGEMENT

### Overview

Mutual-funds raise cash from shareholders and then invest it in stocks, bonds, money-market securities, currencies, options, gold, or whatever else seems likely to make money. The advantages of mutual funds over individual investor portfolios include professional money management, liquidity and reduced risk increased diversification.

Unfortunately, it is hard to get started in money management. There are very few entry—level positions in this field because of the considerable amount of industry experience and the highly refined analytical skills required. But there are some trainee positions available in provincial and local pension funds (look at sample job postings at end of package), which can provide you with some valuable experience. Many people cross over into mutual fund management after getting years of experience in other sectors of the financial industry (investment banking, insurance, etc.). Once inside mutual funds, one can target any of the following job positions — Portfolio Manager, Portfolio Management Marketing, Hedge Fund Trader, or Financial Analyst.

However, there is an 'easier-to-enter' marketing side to mutual funds. Rather than being involved in the internal managing of the fund, one can take the responsibility to sell the mutual funds to

potential investors. Such positions include investment advisors, financial planners, mutual fund dealers and insurance agents. These require a high degree of customer relationship skills in order to be able to build up a strong clientele.

## PENSIONS AND INSURANCE

### Overview.

Jobs in insurance involve helping individuals and business manage risk to protect themselves from catastrophic losses. Insurance companies offer personal and commercial product lines including basic health/life and property/casualty protection as well as a long list of other coverage ranging from automobiles to mortgages to insurance for insurance companies (known as reinsurance).

Jobs in insurance range from highly mathematical to purely interpersonal. On one end of the spectrum we have actuaries who use complex statistical models to predict risk. And on the other end, there are insurance agents/brokers who give advice for a living and sell policies to individuals as well as businesses. Those in the middle of the spectrum — like claim adjusters, underwriters, risk managers, or service representatives — balance the people/quantitative skills to suit their jobs best.

Insurers, banks, and securities brokers are now free to merge and cross-sell products. An increase in the number of organizations that are able to engage in the insurance business may generate additional jobs. However, the Internet is increasingly replacing the traditional agent/broker. As a result, new recruits should target more technical jobs which cannot be substituted by new technology. For example, new graduates can become actuaries or personal financial advisors, which does not have any threat from technology overtaking their functions.

Pensions are all about planning financially for the future. People who work in pensions provide essential services that benefit people financially once their careers have finished. Pensions have an impact on everyone's lives and most companies provide their employees with pension schemes. Consequently the pensions industry is huge. Careers within pensions can be undertaken in specialist pensions companies who offer schemes and services to various different companies, or within larger companies which have their own in-house pensions department. Some companies even provide both insurance and pension's services to their clients.

## PRIVATE BANKING/WEALTH MANAGEMENT

To be a success in wealth management, there is quite the checklist. You must have:

- Excellent communication skills, including the ability to convey complex financial systems in a straightforward manner
- The ability to build strong relationships quickly
- A strong talent for analyzing investment opportunities, and spotting the most useful ones for your clients.

Unlike most other areas of the banking sector, it is likely that you will have a particularly 'pally' relationship with your client – such is the nature of private banking. If you lose them a lot of money, it's not a faceless entity you are dealing with: it's an individual that you know very well.

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As with most areas of banking, there are three distinct aspects to the process: analyzing opportunities, managing client relationships, and providing the administration to deliver the first two effectively. The first step in the process, assessing where to invest, requires analysts, statisticians and any other body that can decipher the many opportunities out there, and identify which are the most appropriate and likely to reap the biggest rewards.

Managing the client is fairly straightforward: you need to understand what they are looking to achieve and ensure it's done. As with any service, if you are able to deliver on their expectations, you will see them coming back again and again.

With all of this though, there is an enormous amount of 'stuff' that needs to be done to make a decision translate into an action. This is commonly referred to as 'compliance'. In this area alone, there are many career opportunities, and you may find yourself focusing on the legal aspect of things, HR, operations or general accounting.

Working in this sector marries the thrill and excitement of dealing with enormous stacks of money with having a rewarding, friendly relationship with your clients. It's essentially like having 'friends with benefits'.

## RETAIL BANKING

Retail banking is the area of finance that most individuals and small businesses have direct interaction with, either inside their local high street branches and building societies, or over the phone and via the internet. This huge area of banking boasts a broad range of career options, ranging from bank tellers and customer service representatives, to bank managers and financial advisors.

Some of the most competitive jobs in the banking world are within the world of 'high finance'. This catch-all term involves various specialist strands of financial services, including:

- Investment banking
- Asset management & hedge funds
- Mergers & acquisitions
- Private Banking

The massive range of companies which deal with this area of finance are responsible for actively managing large financial transactions and providing expert advice on major investments and commercial choices.

## WHO EMPLOYS FINANCE GRADUATES

Wondering where to Jump Start your career? Below is a list of employers who typically hire Finance Graduates.

- Commercial Banks
  - Canadian Imperial Bank of Commerce
  - Bank of Montreal
  - Bank of Nova Scotia
  - Royal Bank Of Canada
  - TD Canada Trust
- Credit Unions
  - Croatian Toronto Credit Union
  - Fire Department Credit Union Limited
  - Ontario Civil Service Credit Union Limited
  - Niagara Credit Union Limited
  - Teacher's Credit Union
- Investment firms
- Insurance companies
- Management consulting firms
- Federal and Provincial governments
- Education institutions
- Self-employment

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## PROGRAM RELATED SKILLS

As a Finance student, you develop the following skills:

- ✓ Research
- ✓ Problem – solving
- ✓ Organizational
- ✓ Accounting Skills
- ✓ Analytical
- ✓ Technological Expertise
- ✓ Written and Verbal Communication
- ✓ Decision Making
- ✓ Financial Advising
- ✓ Financial Management
- ✓ Quantitative Analysis
- ✓ Strategic Planning
- ✓ Taxation
- ✓ Value Added Analysis

## POSSIBLE CAREER PATHS

There are many different career options available for graduates of Economics. Your degree provides you with a variety of intellectual and applied skills that are valuable in a range of careers. The wide variety of careers that graduates have moved on to is a reflection of the diversity of skills gained through an undergraduate program. Involvement in extracurricular, volunteer and work experiences will also supplement your skills and focus them to a particular industry. Below is a sample of the types of positions graduates have gone on to.

Note: This is not an exhaustive list as there are many other careers available. Many positions require additional education or experience.

Bank Manager\*  
Business Analyst  
Chief Financial Officer  
Compliance Officer  
Entrepreneur\*  
Financial Analyst  
Insurance Underwriter\*  
Investment Analyst/Banker\*  
Investment Advisor\*  
Money Market Analyst  
Customer Service Rep /Bank Teller\*  
Account Manager\*  
Actuary\*  
Financial Manager\*

Mutual Fund Sales Representative  
Personal Financial Planner\*  
Portfolio Manager  
Research Analyst (Financial)\*  
Research Associate, Financial Services  
Sales/Data Analyst  
Securities Analyst  
Teacher\*  
Professor\*  
Trader\*  
Personal Financial Planner\*  
Money Manager\*  
Credit Counsellor\*

## BECOMING A CHARTERED ACCOUNTANT

The requirements for the Chartered Accountant (CA) designation are evaluated and approved by the **Institute of Chartered Accountants of Ontario** <https://www.cpaontario.ca/>

As indicated by the Chartered Accountants of Canada, <https://www.cpaontario.ca/> admission to the CA profession requires:

- **A university degree.** While most candidates pursue business studies your university degree can be in any area or discipline. Many highly successful CAs have Bachelor's degrees in arts, science, engineering and other disciplines. Also, some jurisdictions allow degree exceptions for mature students.
- **Specified university courses or the equivalent (51 Credit-Hour Requirement).** These can be acquired during your undergraduate university degree, on a part-time basis while you are completing your practical experience requirements, or through certain recognized graduate programs.
- **Completion of a Provincial Institute/Ordre student professional program or the equivalent.** These programs offer graduate-level courses to ensure all candidates acquire the competencies they will need as a CA; all candidates must register with their Provincial Institute/Ordre while completing their practical experience requirements (see below); programs are designed to complement your on-the-job experience.
- **Prescribed practical experience with a training office approved by a Provincial Institute/Ordre.** During this work experience you will have many opportunities to apply what you have learned while meeting client/employer needs. Uniform standards for practical experience have been established by the profession to ensure the quality of practical experience for all candidates across Canada.  
Approved Training Offices are generally CA firms, offices of provincial or national Auditors General, or on occasion, provincial or national departments of revenue. Recently, provincial institutes have also approved private sector organizations
- **Passing the UFE** - the profession's uniform evaluation—a three-day national examination held every September.

## Opportunities in Accounting

Students in accounting can work in a variety of firms as they work towards their designation and after they achieve it. This section examines the different types of firms and opportunities.

Please note that to achieve the CA designation, your training must be done in an Approved Training Office, as described in the section above.

### “The Big Four”

The Big Four Accounting Firms are the four largest international accountancy and professional services firms, are Deloitte Touche Tohmatsu, Ernst & Young, KPMG, and PricewaterhouseCoopers. These firms handle the vast majority of audits for publicly traded companies as well as many private companies. They are very large in size, with annual revenues in the billions of dollars and tens of thousands of employees.

The central focus of the Big Four firms is audit services: the verification of the accuracy of clients’ books. They also provide non-audit lines of business, including actuarial work (risk analysis and management), tax consulting, human resources management, and merger and acquisition advice.

Many accounting students aim to work for them. Why? Big Four clients are Fortune 1000 companies, which means that employees are exposed to complex accounting issues and challenges. However, there are advantages and disadvantages to working in a Big Four firm.

| <b>Advantages of working at a Big Four:</b>  | <b>Disadvantages</b>   |
|--|--|
| <ul style="list-style-type: none"><li>• Breadth of client base, and exposure to many industries</li><li>• Good in-house training</li><li>• Great training for other business careers</li><li>• Looks great on a resume because of global recognition</li></ul> | <ul style="list-style-type: none"><li>• There is pressure for you to move up the ladder or move out</li><li>• Could get lost in the shuffle</li><li>• Often high-pressure, lots of work and long hours</li></ul> |

### Other Public Accounting Firms

Although the Big Four get most of the publicity, there are many smaller, less well-known national players and regional public accounting firms that hire many people. Representative national firms include Grant Thornton, McGladrey & Pullen, BDO Seidman, and Moss Adams. Within different regions of the country, there are also strong regional players that usually affiliate themselves with some national network of other such players. Insiders tell us that the hours are often a little better at these smaller firms than at the Big Four, the path to partner a little quicker, and the work itself more varied and interesting. If you go to a Big Four firm, your only responsibility for the first three months might be to audit the cash account at IBM, which might not be suited for people who enjoy more involvement. At a regional firm you’ll be a bigger fish in a smaller pond, doing more substantial work.

| <b>Advantages of working at a small/regional firm:</b>   | <b>Disadvantages</b>   |
|--|--|
| <ul style="list-style-type: none"><li>• Close-knit group</li><li>• Working closer with clients, and satisfaction from providing service</li><li>• Feeling more part of the community</li></ul> | <ul style="list-style-type: none"><li>• Smaller client base, and less chance to develop broad base of experience</li><li>• In some respects, competition to move up the ladder can be tougher/slower than in a large firm.</li></ul> |

## HOW TO GET EXPERIENCE

### Volunteer

- Accounting/ Financial Analysis Assistant, University Health Network (UHN), Toronto
- Senior Financial Analyst, Dealer – FX, Markham
- Business Development Specialist, Cuso International, Toronto
- Financial Accountant, Baycrest, Toronto
- Volunteer Board Member, Markham Family Health Team, Markham
- Junior Accountant, Diabetes Canada, Toronto

### Internships

- Marketing Intern Posting, Beacon Corporation, Brokerage, Toronto
- Equity Derivative Structuring Intern, GELP Program, RBC, Toronto
- Social Enterprise Internships, LoyaltyOne, Toronto
- Data Analyst, CCUE Finance, Markham, ON
- Junior Taxation Specialist, BASF, Mississauga, ON

### Part-time Positions

- Business Development Executive (Sales), Info-Tech Research Group, London, ON
- Fund Accountant, Investment Fund Operations, Fund Services Edge, Toronto

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- Account Manager, Red Rover Recruitment, GTA, ON
- Accountant Specialist, NexgenRx, GTA, ON
- Business Associate, Techstars, Toronto, ON
- Business Development Executive (Sales), Info-Tech Research Group, London, ON

### [Additional Related Student Organizations](#)

Join a student club or an academic society at UTM to meet likeminded people, explore your interests, and make valuable connections. To view a list of current clubs and societies, visit the Centre for Student Engagement's website. Some organizations you may consider are:

- Undergraduate Finance Association: <https://ulife.utoronto.ca/organizations/view/id/126668>
- Student Management Association: <https://www.utm.utoronto.ca/management/undergraduate-programs/student-groups/student-management-association-sma>
- Undergraduate Commerce Society: <https://www.utmucs.ca>
- DECA UTM: <https://www.facebook.com/decautm>
- Business Consulting Association: <http://utmbca.ca/>

### [Create a LinkedIn Profile](#)

Create a LinkedIn profile to connect with professionals in various fields, explore the career paths of UTM alumni, research employers, and apply for specific positions and more. Need help? Come to the Career Centre to book a LinkedIn profile critique.

### [Join a Professional Associations](#)

There are many benefits of becoming a member of association(s), such as developing a network of contacts, learning about industry trends, accessing industry-related job postings, and stating your affiliation on your resume. Some associations related to this major are:

- Toronto Financial Services Alliance (TFSA): <https://www.tfi.ca/>
- Canadian Bankers Association (CBA): <https://cba.ca/>
- Insurance Institute of Canada (IIC): <https://www.insuranceinstitute.ca/>

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### [On Campus Opportunities Booklet](#)

Check out the on- campus Opportunities booklet (<https://www.utm.utoronto.ca/careers/jobs/campus-opportunities>) to view a list of some of the ways you can get valuable experience on campus.

### [Work Study Positions](#)

The work-study program (<https://www.utm.utoronto.ca/careers/jobs/campus-opportunities/work-study-information-students> ) provides eligible students with an opportunity to work on campus during the academic year and gain experience. Many departments use this program to hire UTM students during the fall/ winter and summer terms.

### [Research Opportunity Program \(ROP\)](#)

UTM's Research Opportunity Program (ROP) allows undergraduate students to gain valuable research experience and earn a course credit by participating in a faculty member's research project. Courses are held during summer and fall/winter internships.

## [SAMPLE JOB LISTINGS FOR GRADUATING STUDENTS/RECENT GRADUATES](#)

Below is a sample of delisted positions that have been posted on UofT's Career Learning Network (CLN). To access current listings, login to CLN and click on *Jobs*.

- Financial Analyst, Procter & Gamble
- Associate Consultant Intern, Bain & Company
- Business Development Associate, Toronto – Dominion Bank
- Market Research Analyst, Ingle International
- Finance Competition Coordinator, Finance Learning Centre, UTM
- Strategy and Trading Intern, Ontario Teachers' Pension Plan
- Purchasing Analyst, Weston Foods
- Underwriting Associate, XL Catlin
- Product Planning Analyst, Hyundai Auto Canada
- Personal Compensation Advisor, LandMark Canada
- Research Assistant, Department of Management, UTM
- Compliance Officer, BMO Financial Group
- Financial Planner, Investors Group
- Budget, Long Term Planning & Reporting, Bell Canada
- Mergers and Acquisitions Analyst, Beacon Corporation, Brokerage

## HOW CAN THE CAREER CENTRE HELP?

### Library Resources

The Career Resource Library contains information about a wide range of occupations in all industries, resume and cover letter resources, effective work search methods, graduate/professional school preparation guides and more. Below listed are some sample of Career Centre Library Resources:

- Actuaries' Survival Guide: How to Succeed in One of the Most Desirable Professions
- 25 Top Consulting Firms
- Careers in Finance (Careers in ... Series)
- Careers in Investment Banking
- The Insider's Guide to the Best Jobs on Bay Street
- Careers for Financial Mavens
- Careers for Number Crunchers
- Careers in Marketing
- Career Information Binders

You can also visit our on-line library collection by going to the Career Centre website:

<https://www.utm.utoronto.ca/careers/> Click on the Career Planning icon and then scroll down to Library Resources. Once you register, you can download a book for up to 14 days.

### Appointments

- Attend a one-on-one appointment with a career counsellor or an employment strategist to discuss what career options might work for you and determine a job search plan.
- Meet with an academic or departmental advisor, who can guide you in achieving academic success. Contact the Office of the Registrar or your department for more information.

### Career Planning by Year

Visit our Career Planning by Year page on our website for ideas about important career related activities for each year. You can visit us in the Career Centre to find out more about careers that interest you.

The UTM program plans are also a good resource to learn more about how you can use your degree and to find out how to map out your academic career path for each year while at UTM.

Visit: [www.utoronto.ca/program-plans](http://www.utoronto.ca/program-plans).

### [The National Occupational Code Binder](#)

The National Occupational Code Binders in the Career Resources Library provide very detailed, specific and extensive information relating to hundreds of careers. From general overviews of the job, to working conditions, to sample job postings related to the field and related articles, the binders are sure to provide you with in-depth answers to many of your job-specific questions.

### [Tip Sheets](#)

Do you like information in an easy-to-read, easy-to-digest, take home format? Take a look at our tip sheets on subjects like Effective Interviewing, Networking and Preparing for Graduate School.

### [Events](#)

Would you like a chance to interact with prospective employers and expand your networking circle? The Career Centre offers a number of events that help you brush shoulders with professional and experts from all fields. Attend the Get Experience Fair, Get Hired Fair, Professionals School Fair and Summer Job Fair. Practice putting those networking skills to use and land yourself a job! Check out the events and workshops section of the Career Learning Network to find out what is happening on Campus. [www.clnx.utoronto.ca/home](http://www.clnx.utoronto.ca/home)

### [Extern Job Shadowing Program](#)

Are you still curious about what career path is best for you? Would you like a chance to experience working in an industry to find out if it is really the path for you? The Extern Job Shadowing Program can help. This job-shadowing program grants you a one-to-five day placement in a career of your choice. Go to the Career Learning Network to register for the workshops that will help you to prepare for your placement. To register go to: [www.clnx.utoronto.ca](http://www.clnx.utoronto.ca) and then go to workshops and events to see when the next workshop is happening.

### [Talk to Professors](#)

Connecting with your professors can be a great way to explore the different paths a major can lead you to, as well as learn about possible opportunities for research, volunteer, or becoming a TA. Drop by during their office hours or request an appointment.

### [Career Counselling](#)

Are you feeling lost, unsure and overwhelmed with finding out what career path you would like to choose? Or you've decided on a career or the type of job you want, but what are the next steps? Our Career Counsellors are here to help. Book an appointment with one of our professionals who can help you determine what paths you can take after graduation or how your area of study can relate to a career post-grad.

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## [Job Postings](#)

Are you graduating soon or a recent graduate? Sign up for the Graduating Students Employment Service (GES) or the Recent Graduate Employment Service (RGES). These services allow you to gain access to full-time job postings while your final year of study or access full-time job postings for up to two years after you graduate. To learn more, check out our Career Centre website.

Please feel free to come and visit us in Room 3094, South Building. You can also reach us by phone, 905-828-5451 or email at [careers@utm.utoronto.ca](mailto:careers@utm.utoronto.ca).

## [ALUMNI PROFILE](#)

Name: Alan Tsang

Grad Year: 2005

Degree: BCom

Program: Commerce, Economics. Finance

Title: Senior Staff Accountant (Chartered Accountant)

Industry: Business, Finance & Administration

Organization: Ernst & Young

Alan Tsang has been employed with Ernst & Young LLP since graduation and is now a Senior Staff Accountant in the Assurance Advisory Business Services Division.

“Having spent the last two years in professional auditing, I have recently moved into risk advisory services. The biggest challenge I found in the first couple years was the juggling of work life with the need to study for my professional examinations. Organization, planning and time management are key characteristics one learns to pick up when facing the need to work and study at the same time,” says Alan, who started as a Staff Accountant at Ernst & Young before being promoted to an Intermediate Staff Accountant.

“Having to juggle a full-time job and go through one of the most rigorous examination process in the world requires patience. Communication is also a key skill in auditing as you are constantly interacting with clients in a daily basis.”

A former member of the student council at UTM, Alan continued to be involved with organizations as a member of the Ernst & Young Peoples Committee.

“The committee organizes social events for the firm and provides communications and other supports to the group,” says Alan. The commerce student society at UTM provided Alan with

the support and information he needed to evaluate different career paths available to Commerce graduates.

“The commerce society held events for all fields and put on recruiting events for all professions. This helped to provide students with a way to speak directly to professionals in the field and learn about each profession.”

If he could have done anything differently, Alan says he would have attended more of the commerce society’s events during his first year or two of university.

“This would have provided me with more knowledge during my early years to better evaluate all my options instead of following the crowd and going for my CA. The CA profession is a tough path that starts with finding a firm that will hire you over the large number of students pursuing the same path. Each firm only takes a set number of people each year, leaving the remaining population with no other way to pursue their CA as they need an accredited firm to work for,” says Alan.

“My advice would be to get involved with all the events that student council holds. These events let students get to know the recruiters and firms directly, adding a face to the resume. Start attending all events early in your university years. This allows you to get to know each profession and members of each firm and company. Each recruiting year, firms receive thousands of resumes and only spend an average of 30 seconds on each resume. Attending as many social events as possible gives the recruiter a chance to get to know you as a person and not just what’s on paper.”

### [Additional Web Resources](#)

- Canadian Securities Institute: [https://www.csi.ca/student/en\\_ca/home.xhtml](https://www.csi.ca/student/en_ca/home.xhtml)
- CFA Program: <https://www.cfainstitute.org/programs/cfa>
- Investment Funds Institute of Canada: <https://www.ific.ca/en>
- The Ontario Legislature Internship Program: <http://olipinterns.ca/>
- Canadian Economics Association: <https://economics.ca/en>
- Canadian Association for Business Economics: <https://www.cabe.ca>

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