

HEAR FROM PROFESSIONALS. LEARN FROM EXPERIENCE.

# FINANCE CAREER CLUSTER



NEBRASKA CAREER TOURS

## WHAT TO EXPECT...



### INTERVIEWS

Each video contains interviews with employees and business representatives discussing work requirements, education levels, salary and job prospects.



### TOURS

Experience virtual industry tours that provide a unique opportunity to get a glimpse inside Nebraska-based companies without leaving your home or classroom.



### INFORMATION

Throughout the videos you will find valuable information regarding job markets, salaries, and educational requirements to help you identify a possible career path.

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TEACHER DISCUSSION GUIDE  
[www.necareertours.com](http://www.necareertours.com)

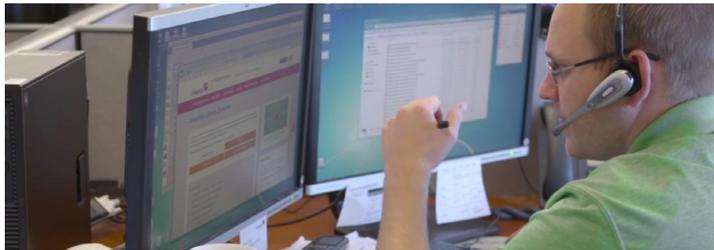




## NEBRASKA CAREER TOURS

# FINANCE

This Cluster includes career opportunities that relate to making strategic decisions to obtain, save, protect, and grow the financial assets of businesses and individuals. Individuals working in finance must have strong computation, analytical, and interpersonal skills.





**NOTE TO INSTRUCTOR:**

Below are suggested activities and questions to accompany the virtual industry tour. Each component may be used individually or modified to fit the needs of your classroom. For more information on this Career Cluster, visit these websites:

- [www.education.ne.gov/nce/CareerClustersResources.html](http://www.education.ne.gov/nce/CareerClustersResources.html)
- [h3.ne.gov/H3/](http://h3.ne.gov/H3/)
- [www.nebraskacareerconnections.org](http://www.nebraskacareerconnections.org)

In addition, NEworks has an array of resources, including Nebraska Workforce Trends magazine, Labor Market Regional Reviews, Occupational Profiles and Career Ladder Posters, available at <https://neworks.nebraska.gov> under Labor Market Information, Publications.

**BELL RINGER:**



Post the following prompt on a writing surface for students to answer as they enter the room. They will respond individually in their notes.

**Consider what your life will look like in ten years. List the monthly expenses you anticipate having.**

Point out essential expenses such as housing, utilities, groceries, transportation, student loan payments, insurance, entertainment/travel, and daycare. Careers in the Finance Career Cluster make it possible for us to earn, save, invest, spend, and even protect money.

**ANTICIPATORY SET:**



Guide students to think about the importance of the Finance Career Cluster by connecting the cluster to each of them personally. Give these instructions:

- o **I will say a statement starting with the words, "I have."**
- o **If you have done the action I describe, raise your hand.**

Say each statement. After each, pause for students to raise their hands if applicable. Then, be sure to have students lower their hands before reading the next statement.

- o **I have purchased something with cash this week.**
- o **I have written a check before.**
- o **I have a savings account.**
- o **I have used a credit card to pay for something.**
- o **I have used an ATM card to get cash.**
- o **I have used a debit card to pay for something.**
- o **I have health insurance.**
- o **I have auto insurance.**

Next, facilitate a discussion by asking these questions:

- o **How many of you expect to do at least one of these tasks in the next five years.**
- o **When you think of finance, what types of jobs come to mind?**



Point out that every day we purchase and consume goods. We are required by law to have auto and health insurance. Daily, we use services provided by professionals in the Finance Career Cluster.

#### INTRODUCTORY QUESTIONS:



Ask the following questions to students in journal form or aloud. If asking aloud, have students share with a partner first, then ask two or three students to share. Responses will vary. Remember, these responses are based on the students' knowledge prior to watching the virtual tour.

- o **Why are careers in the Finance Career Cluster so important?**
- o **Are careers in the Finance Career Cluster of interest to you? Why or why not?**

#### CONTENT:



Show the 14-minute virtual industry tour, which features three businesses to the class: [www.necareertours.com](http://www.necareertours.com). Students may individually view the video online as well. Have students complete the student viewing guide as they learn about the Career Cluster. Introduce the virtual tour by saying:

- o **Today we will watch a video highlighting three different businesses in the Finance Career Cluster. Representatives of each business will describe their involvement in the industry, careers associated with this area, and the skills necessary for success.**

#### FOLLOW-UP QUESTIONS:



Ask the following questions to students after they view the virtual industry tour. Questions can be given as journal questions or asked aloud. Questions can also be assigned individually or in groups.

#### 1. How would you define this Career Cluster?

- o The Finance Career Cluster includes careers that relate to making strategic decisions to obtain, save, protect, and grow the financial assets of businesses and individuals. Individuals working in finance must have strong computation, analytical, and interpersonal skills.

#### 2. What surprised you about this Career Cluster?

- o Answers will vary.

#### 3. What types of careers are included in this Career Cluster?

- o Vice President-Director of Mortgage operations, lender or loan officer, financial manager, bank teller, compliance manager, and information security analyst
- o Other careers not mentioned in the video: Accountant, accounting clerk, auditor, bookkeeper, controller, cost analyst, acquisitions specialist, credit analyst, mortgage



broker, trust officer, capital budgeting specialist, capital expenditure manager, credit analyst, financial analyst, project analyst, project finance manager, actuary, claim adjuster, insurance agent, insurance broker, special investigator, underwriter, financial consultant, investment banker, mutual fund manager, securities sales agent (broker), and trader

- o Note to instructor: Explain to students that this Career Cluster can be divided into five Career Pathways including:
  - Accounting
  - Banking services
  - Business finance
  - Insurance
  - Securities and investments

Each Career Pathway has a targeted or specific skills set for the occupations within that pathway.

- o For more information about these careers, have students visit: <https://www.education.ne.gov/nce/careerclusters/2013/FINANC.pdf> or <http://h3.ne.gov/>

#### **4. Which pathways were represented in the virtual tour?**

- o Banking services: First Data and Platte Valley Financial Services Group
- o Business finance: Ameritas
- o Securities and investment: Ameritas

#### **5. List and describe the pathways of this Career Cluster.**

- o Accounting: Encompasses careers that record, classify, summarize, analyze, and communicate a business's financial information/business transactions for use in management decision-making. Accounting includes activities such as bookkeeping, systems design, analysis and interpretation of accounting information.
- o Banking services: Primarily concerned with accepting deposits, lending funds and extending credit. Banking services include cash management, short-term investments, mortgages and other loans, credit cards and bill payment. Banking services are delivered via a number of different institutions, from commercial banks and other traditional means (savings and loans associations, credit unions and local banks) to newer ventures through brokerage houses and the Internet.
- o Business finance: Provides policy management and strategy for (and the implementation of) capital structure, budgeting and acquisition, and investment, financial modeling and planning, funding, dividends and taxation.
- o Insurance: An industry that exists to protect individuals and



businesses from financial losses, and delivers “products” that transfer risk from an individual or business to an insurance company.

- o Securities and investments: Consists of brokerage firms, investment banks and stock exchanges, all of which support the flow of funds from investors to companies and institutions. Related services include financial planning, asset management, hedge fund management and custody services.

**6. What is the First Data co-work program? What are the benefits of this co-work program for First Data and its employees?**

- o The co-work program allows employees to earn an MBA (Masters of Business Administration). First Data partners with Bellevue University to offer courses one night each week on site. Participants meet for four hours following the workday.
- o First Data benefits from having well-educated employees as well as being able to recruit excellent candidates with this benefit.
- o Employees benefit from earning free education and added skills to use at Ameritas and throughout their life. These skills may be transferable/applicable to careers not just at Ameritas, but at other companies which opens up opportunities for career advancement.

**7. During the Ameritas tour, Brooke mentioned the personal and business use of Facebook by employees. Why is Ameritas concerned with the social media habits of employees?**

- o Ameritas provides insurance, employee benefits, and financial services, including investments, so confidentiality and professionalism are crucial to the company’s success and reputation
- o As with any business, employees represent the company. Even outside of the workday, their words and actions may be associated with the business. Additionally, since Ameritas has an investment division, employees must be aware of their comments regarding securities and investments.

**8. Marci with Platte Valley Financial Services Group began her career in the United States Air Force. What type of career training is available through the military?**

- o In addition to gaining general career readiness and leadership skills, the military offers training in more than 150 different career paths including jobs in art, science, intelligence, combat, aviation, engineering, law, and finance. Special financial training through the military prepares veterans for civilian careers in finance, accounting, banking, auditing, business, and financial services.
- o See <http://todaysmilitary.com/working> for more information.



**9. Core academic skills include reading, written communication, listening, speaking, and mathematical reasoning with problem solving. How might these core academic skills be used in this Career Cluster?**

- o Answers will vary.
- o Here are a few examples: As a compliance manager, Brooke conducts research about compliance regulations and industry current events. She writes policy, as well as explaining policy to business leaders. A loan officer communicates with prospective customers. He or she must listen and speak clearly to help qualify a person for a loan or mortgage. A financial planner makes recommendations for investments and retirement funds. He or she must have excellent mathematical skills to help calculate risks, investments, profits, and more. A financial planner analyzes options and helps an individual make the most economical and beneficial choices.

**10. The virtual industry tour mentioned traits employers seek when hiring. What Career Readiness Skills should a desirable applicant possess in Finance?**

- o Answers will vary.
- o For more information, have students visit:  
<http://www.education.ne.gov/nce/Standards.html>

**11. More than one of the careers in the virtual industry tour mentioned communication and interacting with others as an important skill to have. When have you demonstrated this Career Readiness skill?**

- o Answers will vary.
- o Explain to students that this is a sample behavioral interview question that they may be asked. Employers use past experiences as a way to predict future performance. One technique used to respond to behavioral questions is the STAR response: **S**ituation, **T**ask, **A**ction and **R**esult. Example sources for more information include: <http://tinyurl.com/STARresponse> and <http://tinyurl.com/STARresponse2>.

**12. Employment in the Finance Career Cluster is expected to increase. What factors may contribute to the creation of new jobs?**

- o Answers will vary, but may include: improvement of the stock market, monthly job creation, new technologies and conveniences of shopping, need for increased security of financial transactions, aging population and insurance/retirement needs, mandatory health insurance, etc.



## EXTENDED LEARNING ACTIVITIES:



The following are suggested activities to increase student learning and exposure to this Career Cluster.

- o Take a virtual tour of the United States Mint at [http://www.usmint.gov/mint\\_tours/](http://www.usmint.gov/mint_tours/) to learn about currency, the coin making process, and the role of the mint. If you live near Denver or Philadelphia, take students on a tour of the actual facilities in those cities.
- o Have a representative of a local financial institution discuss with the class what can and should be done in the next few years to obtain and maintain good credit scores.
- o Have each student obtain an insurance estimate for his or her dream car. Invite an insurance agent to visit with the class about insurance options and what causes premiums to increase.
- o Divide into small groups to play a board game such as Monopoly. Have each student use a check register or a bookkeeping system to track income and expenses for the duration of the game.
- o Select a career from this Career Cluster. Research the career and present information to the class in the form of an oral presentation, poster, PowerPoint, video, or Prezi presentation. Information to find includes: Salary, education required, roles and responsibilities, typical day schedule and activities, positive aspects of the job, and negative aspects of the job.
- o Have each student make a list of the Career Readiness Skills that are his/her personal strengths. Then, make a list of the skills and behaviors required for a career in Finance/ Insurance. Compare the lists to determine what Career Readiness Skills need to be strengthened.
- o Complete a job application and job interview with a local Finance/Insurance employer.
- o Construct a resume for a specific career in this Career Cluster.
- o Meet with the school counselor to discuss classes that would help prepare a student for careers in this Career Cluster.
- o Identify a postsecondary institution that is offering certifications or degrees that are required in this Career Cluster. Obtain and complete admissions and scholarship applications for the school or program.
- o Encourage students if possible to apply to be on the Student Board of Directors for the Federal Reserve Bank. More information can be found at <https://www.kansascityfed.org/education/foreducators/student-board/omaha>



Name: \_\_\_\_\_

*Instructions: Questions 1 and 2 should be answered after watching **all** three sections of the virtual industry tour.*

1. List six careers mentioned during the virtual industry tour:

- |    |    |
|----|----|
| 1. | 4. |
| 2. | 5. |
| 3. | 6. |

2. Where is each business located?

<b>BUSINESS</b>	<b>LOCATION</b>
<b>Platte Valley Financial Services</b>	
<b>Ameritas</b>	
<b>First Data</b>	

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*Instructions: The following questions are specific to the Platte Valley Bank section of the virtual industry tour.*

3. Describe the job responsibilities and tasks of the Vice President-Director of Mortgage Operations:

4. What was the unique journey that the Vice President-Director of Mortgage Operations took to her current career?



5. What does her unique path to her current career tell you about making career choices?

6. What types of knowledge are required for a career in finance and banking? List at least three.

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*Instructions: The following questions are specific to the Ameritas section of the virtual industry tour.*

7. Describe the job responsibilities of a Compliance Manager:

8. Describe Brooke's educational and work background:



9. What skills should a Compliance Manager have? List at least three.

10. What is Brooke's favorite part of her job as a Compliance Manager?

11. Brooke mentions that Ameritas uses social media as a communication method. In your opinion, what are the advantages of using social media to reach clients, prospective clients, and peers?

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*Instructions: The following questions are specific to the First Data section of the virtual industry tour.*

12. What is the main function of First Data?

13. In 2015, what percent of U.S. commerce did First Data handle each day?

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14. On average, how much does an Information Security Analyst earn per hour in Nebraska (2015)?

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15. What are some of Maria's favorite parts of her job?

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*Instructions: Respond to Question 16 after watching **all** three sections of the virtual industry tour.*

16. Which of the careers introduced in the virtual industry tour best fit your skill set and interests?  
Explain.



# FINANCE

Name: \_\_\_\_\_

Instructions: Questions 1 and 2 should be answered after watching **all** three sections of the virtual industry tour.

1. List six careers mentioned during the virtual industry tour:

- 1. **Vice President-Director of Mortgage operations**
- 2. **Financial manager**
- 3. **Compliance manager**
- 4. **Lender**
- 5. **Bank teller**
- 6. **Information security analyst**

2. Where is each business located?

<b>BUSINESS</b>	<b>LOCATION</b>
<b>Platte Valley Financial Services</b>	<b>Scottsbluff, with locations in Nebraska, Wyoming &amp; Colorado</b>
<b>Ameritas</b>	<b>Lincoln</b>
<b>First Data</b>	<b>Omaha</b>

Instructions: The following questions are specific to the Platte Valley Bank section of the virtual industry tour.

3. Describe the job responsibilities and tasks of the Vice President-Director of Mortgage Operations:

- **Talk to customers**
- **Assist with loan applications for mortgages**
- **Interact with and oversee operations and mortgage functions at other bank branches**
- **Qualify customers for mortgages**
- **Communicate with other lenders and banks to problem solve, troubleshoot, and underwrite loan files to get loans approved**

4. What was the unique journey that the Vice President-Director of Mortgage Operations took to her current career?

- **U.S. Air Force**
- **Concrete**
- **Trucking**
- **Abstract Company**



## FINANCE

5. What does her unique path to her current career tell you about making career choices?

- **Answers will vary**

6. What types of knowledge are required for a career in finance and banking? List at least three.

- **Economics**
- **Accounting**
- **Management**
- **Mathematics**
- **Decision-making**
- **Problem-solving**
- **Regulatory compliance skills**

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*Instructions: The following questions are specific to the Ameritas section of the virtual industry tour.*

7. Describe the job responsibilities of a Compliance Manager:

- **Keep up with industry news and regulations**
- **Meet with business leaders about regulatory requirements**
- **Participate in webinars**
- **Conduct targeted research**
- **Write and draft policy and newsletters**

8. Describe Brooke's educational and work background:

- **Bachelor's degree in human and organizational development**
- **Employed in a temporary position with Ameritas**
- **Coordinator**
- **Department manager**



## FINANCE

9. What skills should a Compliance Manager have? List at least three.

- **Analytical (asking why, getting into details)**
- **Written communication**
- **Oral communication**
- **Relationship building**
- **Work with others**
- **Contribute to team**

10. What is Brooke's favorite part of her job as a Compliance Manager?

- **Good balance of both individual work and working with others**
- **Ameritas offers good balance in the workplace by allowing employees to volunteer during the workday**

11. Brooke mentions that Ameritas uses social media as a communication method. In your opinion, what are the advantages of using social media to reach clients, prospective clients, and peers?

- **Allows for clear and frequent communication**
- **Can be used as an information/education tool**
- **Outreach to a broader and more diverse audience than just traditional communications like websites, direct mail, etc.**
- **Time and cost efficiency**

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*Instructions: The following questions are specific to the First Data section of the virtual industry tour.*

12. What is the main function of First Data?

- **Broad based financial data services company that includes credit card processing**

13. In 2015, what percent of U.S. commerce did First Data handle each day?

**10%**

14. On average, how much does an Information Security Analyst earn per hour in Nebraska (2015)?

**\$34.37**

- **Source Note: NDOL Labor Market Information, Occupational Employment Statistics, Quarter 4 2015**



## FINANCE

15. What are some of Maria's favorite parts of her job?

- **Working with the client on a daily basis**
- **Working with all different levels of a business**

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*Instructions: Respond to Question 16 after watching **all** three sections of the virtual industry tour.*

16. Which of the careers introduced in the virtual industry tour best fit your skill set and interests? Explain.

- **Answers will vary.**



## NEBRASKA CAREER TOURS

# ABOUT THIS PROJECT

The virtual industry tours provide a unique opportunity for students, parents and job-seekers to experience Nebraska-based industries without leaving the home or classroom.

The videos showcase different businesses and industries in each of the sixteen Career Clusters plus Entrepreneurship in the Nebraska Model. In addition to the tour of the business or industry, the videos also contain interviews with employees and managers discussing work requirements, education levels, salary and job prospects. The videos provide an accurate picture of today's workplace, breaking down stereotypes and assumptions while emphasizing the knowledge and skills required to be successful.

The teacher and student guides are designed to enhance student learning for each virtual tour. For the students, a guided notes worksheet is included to help them record important information about the career cluster. The teacher's guide includes a lesson plan complete with anticipatory set, introductory questions, and discussion questions to follow the virtual tours.

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