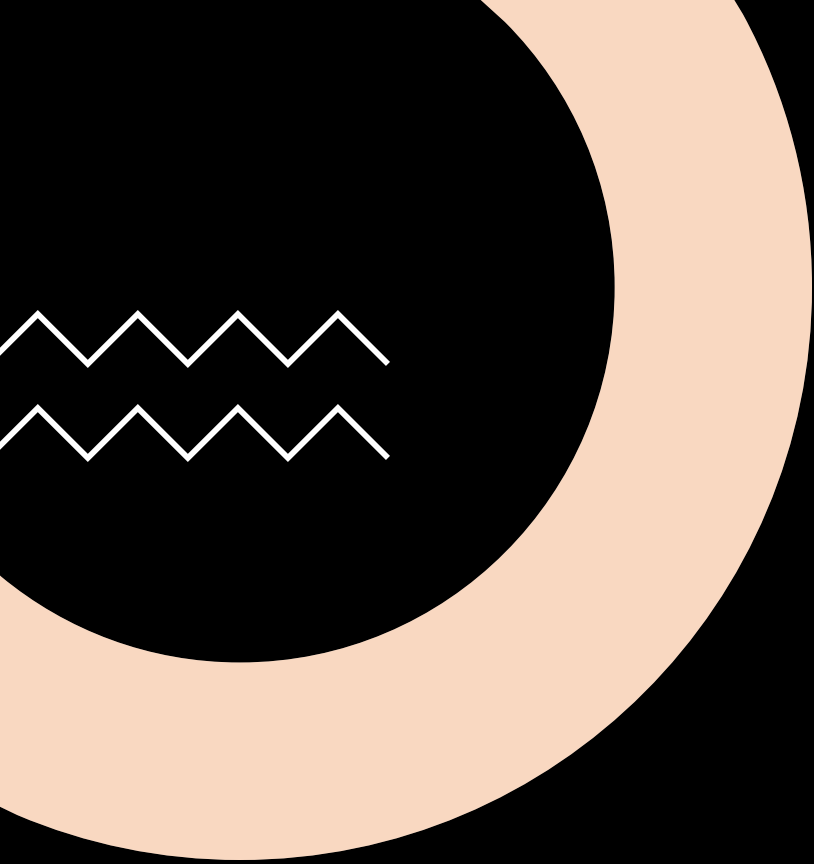


A pink piggy bank is centered in the frame, sitting on a dark wooden block. Above it, a black umbrella is open, its handle extending down to the piggy bank. The background is a dark, gradient grey. The text 'Future of Finance' is overlaid in white, centered over the piggy bank's face.

# Future of Finance

By: Shuyue Chen



## Pros of Finance

- Excellent paycheck- **This is no secret!**
- Diverse opportunity- being in finance means that you acquire skill like critical thinking skills that are essential in almost every position.
- Flexible- some finance careers are only busy at a certain time of the year, for example accountant during tax season.
- Balance between life and work.
- Lots of opportunities for other positions





## Cons of Finance

- Highly likely to continue education and passing more exams- CPA, CFA
- Not exciting as other career- boring
- High stress level- during tax season
- Expect work taken home and take up your personal time



# Categories of Finance

# Personal Finance

- Managing your own money as individual or household.
  - Five main areas personal finance is concern with
    - Income
    - Spending
    - Saving
    - Investing
    - Protection (insurance)



125,058	154,568	95,054	124,500
125,487	56,845	97,511	125,000
124,000	110,000	99,011	154,000
105,450	150,000	99,216	95,000
86,502	35,000	101,090	154,200
	83,000	101,684	110,000
	45,000	101,962	89,000
		102,747	50,000
			68,700
			123,000

# Behavioral Finance

- The psychology behind the decisions one would make for financial management.
- Although many would assume that the investors would make rational decision but often irrational choices are made. Behavioral finance is to study the abnormality in this behavior.



# Corporate Finance



- Is also known as business finance and influence how a company make decision on increasing profit and distributing their financial resources.
  - Example
    - Deals with loans and investment
    - Deals with selling/ buying stock

# Public Finance

- Management of government's debt, revenue, and expenditures.
  - Examples included
    - Tax,
    - Fine
    - Government programs
    - Contruction
    - National debt





## ● Social Finance

- It is financial management that deals with financial returns and social impact, it is often loans or investments to small business to help them.
  - Examples
    - Charities and donations
    - Investment in business

# Work Cited

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