

Opening *Bell*

Your Head Start on a Career in Finance

A teen's guide to real careers in finance

sample chapter + background



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Why I'm Writing This

Finance is one of those words everybody has heard and hardly anybody can explain. Ask a friend what a private equity associate does and you'll probably get a shrug. If nobody around you works in the field, it's tough to even figure out what to look up.

I'm a senior at Coppell High School, and I'm writing **Money Moves** for students in that spot. It's a tour of the different jobs inside finance, from budgeting at a hospital to buying companies to planning someone's retirement. Each job gets a plain explanation of what the person does all day, and then you meet a handful of people who actually do it.

heads up: The people in this sample chapter are made-up sample profiles with placeholder stories. They show how the finished book will look. Real interviews will replace them as people write back and approve them.

How each section works

You start with the basics: what does this person really do from Monday to Friday? Then you read about five people in that job, one at a time. I turned each person's answers into a short profile instead of a question-and-answer list, since reading five identical lists gets old fast. Some people took a straight path into their job. Others stumbled in. Both are normal.

How I gather the stories

Every professional gets a short questionnaire. They choose whether to be quoted with their name and job title or stay anonymous, and they sign to confirm. Before anything is printed, each person sees a proof of how they appear.

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chapter 1

Corporate Finance

Think of any company: a shoe brand, a hospital, a software startup. Somebody inside it has to keep track of where the money's going, decide what to spend it on next, and figure out whether buying another business makes sense. Those people work in corporate finance.

Banks and investment funds sell finance. Corporate finance people work at a company that sells something else, so you learn how one business really runs, and your numbers help steer it.

In this chapter

- **Financial Analyst:** takes piles of raw numbers and works out what they mean.
- **FP&A:** plans the budget, then checks how the year is actually going.
- **Corporate Development:** helps the company grow by buying, selling, or teaming up with other businesses.

try this: Pick a company you like. Guess how it makes money and what its biggest costs are. Congrats, you just did what an analyst does on day one.



chapter 1, job 1 of 3

Financial Analyst

What does this person do?

A financial analyst looks at a company's numbers (sales, costs, cash) and works out what they mean. Most of the work happens in spreadsheets, where analysts build reports and models that show what's going on and what could happen next.

The part that matters most is explaining it. Saying costs went up 8% is easy. Figuring out why, and what the company should do about it, is the real job.

word of the day: **Variance** is the gap between what a company expected and what actually happened. Analysts spend a lot of time figuring out where it came from.

What a normal week might include

- Pulling and cleaning data from the company's systems
- Building and updating spreadsheet models and dashboards
- Writing short summaries of what the numbers mean
- Meeting with sales, operations, or marketing to answer their questions

Skills that help

- Excel and spreadsheet modeling
- Explaining numbers in plain English
- Curiosity about why things happened
- Attention to detail

How people get into it

Most people start with a college degree in finance, accounting, economics, or business. Plenty come from math or engineering too. An internship helps a lot. From there you can move up to senior analyst or manager, or cross over into FP&A or corporate development.

Meet the analysts

This is

Maya R.

Financial Analyst

Retail company

Mondays are the busy ones for Maya. She pulls last week's sales numbers and checks that everything adds up, then spends the middle of the week talking with store operations about anything that looks strange. By Friday she's sending her manager a one-page summary.

She builds weekly sales reports, a forecast of demand for each region, and a few dashboards leaders open first thing every morning. The project she's proudest of started with a product line that seemed to be doing great, until she counted returns. Leadership ended up changing its price. People are surprised, she says, by how little of the job happens inside a spreadsheet. If she could redo high school she'd take a speech class, because presenting scared her at first.

"I spend more time talking and writing than I do in spreadsheets."

This is

Daniel O.

Senior Financial Analyst

Healthcare company

A big chunk of Daniel's week is the same every time, like monthly reporting. The rest is whatever other departments throw at him.

He builds cost models for new clinics and forecasts how many patients will walk through the door, and before a clinic opens he works out how long it will take to break even. One of his models predicted that a planned location wouldn't pay for itself for five years, so the company picked a different spot, and that one did a lot better. He's still a little surprised by how much he works with doctors and nurses. Looking back, he'd have taken statistics more seriously.

"Statistics comes up constantly when you forecast anything."

This is

Priya S.

Financial Analyst

Software company



Ask Priya what a normal week looks like and she laughs, because no two are the same. She watches subscription revenue, reads through the sales pipeline, and gets numbers ready for the monthly leadership meeting.

Her models cover revenue forecasts, customer retention, and what happens to profit if the company changes its prices. Her favorite catch was noticing that customers on one plan canceled way more than everyone else, which got the product team to redesign it. People assume you have to be a math genius, she says. You don't. You have to ask good questions. What she'd change: learn some SQL sooner, since waiting for other people to pull data eats up hours.

"Knowing how to ask good questions matters more than complicated formulas."

This is

Marcus T.

Financial Analyst

Manufacturing company

Marcus's job takes him out of the office. About once a week he walks the factory floor, and the rest of the time he's digging into numbers on materials, labor, and shipping.

Most of his reports are product cost reports and variance reports, which line up what the company expected to spend against what it really spent. He's proudest of a supplier switch he showed would save a few hundred thousand dollars a year on one part. Purchasing made the change. He didn't expect to be around machines and engineers this much. His school regret is accounting basics, because everything he does now sits on top of them.

"Finance isn't always in a glass office."

This is

Elena V.

Financial Analyst

Logistics company

Elena starts most weeks by updating her fuel and shipping cost trackers. Later she sits down with route planners to figure out why costs moved.

She builds cost-per-delivery reports and what-if models, like what happens if fuel jumps 10 percent.

One project spotted a small route change that cut the number of empty miles trucks were driving, and it saved fuel across the whole fleet. What stuck with her is how tiny percentages turn into millions at a company this size. She wishes she'd done more group projects in school, since her job is mostly getting information out of other people.

"At a big company, one percent can mean millions."

is this you: Do you like finding patterns? Do you keep asking "why?" until someone gives you a real answer? Analyst work might suit you.



chapter 1, job 2 of 3 • Financial Planning & Analysis

FP&A

What does this person do?

FP&A (short for Financial Planning & Analysis) teams help a company plan its year. They put together the **budget**, which is a plan for how much money will come in and go out, and then they watch what really happens and update their predictions.

A financial analyst might dig into one question. FP&A looks at the whole company and works with every department.

budget vs. forecast: A **budget** is the plan you set at the start of the year. A **forecast** is your updated guess once the year is underway.

What a normal week might include

- Helping departments build their yearly budgets
- Updating forecasts as the year goes on
- Explaining why actual results differed from the plan
- Preparing numbers and talking points for executives

Skills that help

- Strong spreadsheet skills
- Translating numbers for people who aren't into finance
- Knowing what matters and what doesn't
- Staying calm around deadlines

How people get into it

FP&A is a popular first job for finance, accounting, and business majors. From analyst, people move up to manager, director, and VP of Finance, and a few become Chief Financial Officer (CFO).

Meet the planners

This is

Hannah L.

FP&A Manager

Consumer goods company

Budget season at Hannah's company begins with the big goals for the year, like how much sales should grow. Every department builds its own plan, and her team stitches them together and pushes back on whatever doesn't add up.

To keep things fast and right, she asks how a number will be used. A rough estimate works for a quick decision, but anything going to the board gets double-checked. The people who are great at FP&A understand the business and the spreadsheet, so they notice when a number feels off. Hannah started in accounting and switched because she liked planning ahead more than recording the past. Software has cut days of data gathering down to hours.

"Great people understand the business, not just the spreadsheet."

This is

Jamal W.

FP&A Analyst

Technology company

Jamal's team kicks off the budget by sending each department a template and a list of assumptions, things like hiring plans and growth targets. Then comes a lot of back and forth until it all fits together.

When he's in a rush, he gets a rough answer out fast, says plainly that it's rough, and tightens it up later. People trust him more for being upfront about how sure he is. He thinks the best FP&A people are easy to work with, because leaders tell them what's really going on. He got hooked during a college internship, when he saw how close the team sits to big decisions. The planning software updates numbers on its own now, but he still lives in Excel.

"Being honest about how sure I am has helped a lot."

This is

Sofia M.

Director of FP&A

Restaurant chain

Sofia runs FP&A at a restaurant chain, and the budget starts with how each restaurant did last year. Her team then adjusts for new locations, menu price changes, and costs like food and wages. They have a rule: weekly numbers can be close, but monthly results have to be exact.

She says the great people on her team can tell a story with numbers, meaning what happened, why, and what to do next. She got here sideways. She started as a financial analyst and kept getting pulled into planning projects until that became the job. Technology makes data easy to get, she says, but somebody still has to decide what matters.

"Great people tell a story with numbers."

This is

Ben K.

Senior FP&A Analyst

Healthcare company

For Ben, budgeting starts with patient volume, because nearly everything else, like staffing, supplies and equipment, follows from it. To go fast without making mistakes, he keeps a checklist of what usually goes wrong. If those items check out, he feels okay speeding up.

The best people he's worked with will say out loud when they're lost. Ben found FP&A by accident. He was an economics major who liked forecasting, and a recruiter at a career fair described a job he'd never heard of. These days dashboards have replaced a lot of static reports, so people can look up answers themselves, and he gets pulled into bigger questions.

"The best people aren't afraid to say, I don't understand this, can you explain it?"

This is

Aisha N.

FP&A Associate

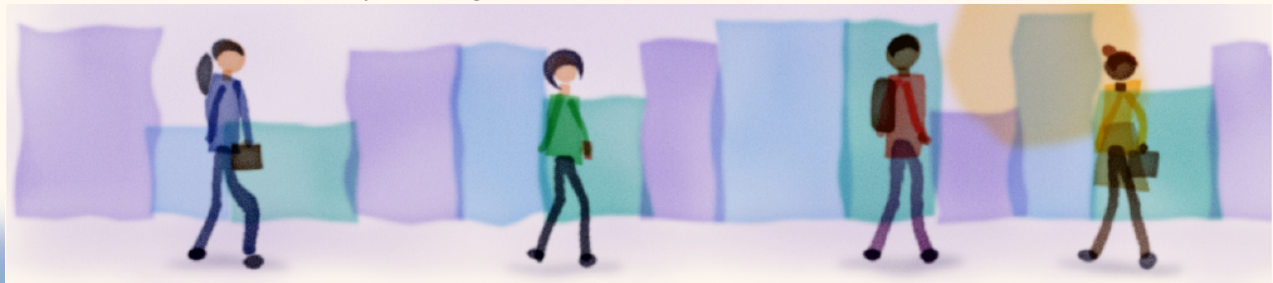
Energy company

Aisha is the newest person in this chapter. During budget season she collects what departments send in and makes sure it's consistent before her manager combines it. Balancing speed and accuracy is still a work in progress for her. She double-checks anything headed to executives and asks for help early.

What she's noticed about the best people around her is that they own the work and follow up to see if the numbers were useful. She found FP&A through a finance club in college, where a manager described the job. Aisha applied the following week. She uses planning tools and automation daily, and says being comfortable with tech helps a lot early on.

"The best people take ownership."

is this you: Are you the friend who has a plan for everything? Do you like both the big picture and the small details? FP&A could be your thing.



Corporate Development

What does this person do?

Corporate development, or "corp dev," is the team that helps a company grow by making deals. That might mean buying another company, selling off a piece of the business, or setting up a partnership. Investment bankers work on deals too, but they advise lots of different companies. A corp dev person works for just one, so they're around for whatever happens after the announcement.

quick vocab: An **acquisition** is when one company buys another. **Integration** is the very hard job of combining them afterward.

What a normal week might include

- Hunting for companies that could be good acquisitions or partners
- Building models to estimate what a company is worth
- Working with lawyers, bankers, and executives during negotiations
- Helping teams merge after a deal closes

Skills that help

- Financial modeling and valuation
- Good judgment about people and strategy
- Patience, since lots of deals never happen
- Communicating clearly with executives

How people get into it

Many people start in investment banking, consulting, or as an analyst inside a company, then move into corp dev after a few years. A finance, economics, or business degree is common, but people with deep experience in areas like tech or healthcare get hired too.

Meet the dealmakers

This is

Greg H.

Director of Corporate Development

Software company

Greg has a line he repeats: a banker sees a deal as a transaction, but inside a company you've got to live with it. If you buy something, you run it. So he looks beyond the price. Will the two teams work together? Will customers stay? A cheap deal doesn't help if the cultures clash.

His work continues long after signing, usually through a year or more of integration. He once walked away from a deal when he realized the key engineers would likely leave, and it taught him that people are often the real asset. If you want to do this someday, he says to read deal news and ask why each company did it.

"The people are often the real asset."

This is

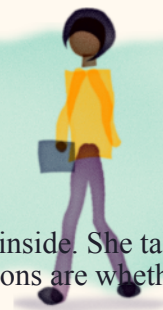
Naomi C.

Corporate Development Associate

Medical device company

Naomi says deals look glamorous from the outside and are mostly meetings from the inside. She talks with scientists, the sales team, and lawyers about whether a target fits. Her first questions are whether its product fills a gap and whether her company's reps could sell it.

Once a deal closes, she stays on the integration team to see if results match what the model promised. One deal fell apart over a regulatory issue, and now she looks for risks early. Her tip for students is a stock pitch competition, or any project where you have to analyze a company from every angle.



"Find the risks early, not at the end."

This is

Victor P.

VP, Corporate Development

Consumer brands company

Most of what Victor does never turns into a deal. He spends his time building relationships and meeting founders years before they might think about selling. His test for a target is whether his company is the best owner for it. If somebody else could grow it faster, he'd rather pass.

He stays involved until the business is running smoothly, and if it struggles, he owns that. A deal once slipped away because his team moved too slowly, so now he prepares well before a company goes up for sale. His suggestion if you want this job: practice explaining complicated ideas simply. Executives decide quickly, and clear communicators win.

"Clear communicators win."

This is

Lina A.

Corporate Development Manager

Industrial company

Lina says deals are slower than people imagine. It takes months to get everyone inside the company on board before anything is signed. To check whether a company is a real fit, she visits its facilities and meets the managers, since you learn a lot by watching a business operate.

After closing, she works with operations to merge systems and processes, which she finds harder than the negotiation. She dropped one deal when the financials turned out weaker than they looked, and the research saved the company from an expensive mistake. For anyone interested, she recommends getting good at Excel and learning to read financial statements.

"Careful research saved us from a costly mistake."

This is

Tom E.

Corporate Development Analyst

Telecom company

As an analyst, Tom handles a lot of the behind-the-scenes work: researching companies, building models, and putting together presentations for senior leaders. His team scores possible targets on things like strategic fit and customer overlap, and the highest scorers get discussed.

After a deal he helps the group that tracks results, which shows how well the early predictions held up. One deal never happened because the price climbed too high, and that's how he learned that walking away is part of the job. His advice: stay curious about how companies make money. Pick one you like and try to figure it out.

"Knowing when to walk away is part of the job."

is this you: Do you like strategy, negotiating, and big "what if we bought them?" questions? Corp dev might be a good fit.

end of chapter 1

Up next

Corporate finance is great if you like understanding a business from the inside. In Chapter 2 we head to Wall Street and meet an **Investment Banking Analyst**, an **M&A banker**, and a **Capital Markets** pro. Different pace, different stories.

Sample edition: the profiles above are placeholders until real, approved responses are added.