Financial advisors empower individuals to create a brighter, more financially-secure future for themselves. They provide strategies for investment-making, give advice on budgets, and prioritize careful cash management to help individuals and families attain their financial goals.

**Key Findings**

- Certifications and finance-oriented college degrees equally provide the baseline skills needed for early success in financial planning.
- Financial advisors provide valuable guidance for individuals looking to save for higher education, home ownership, entrepreneurship, or retirement — all vital aspects of the Orange County economy.
- Interpersonal combined with analytical strengths are both essential to long-term success in this field.

**Most Important Tasks and Duties**

1. Interview clients to determine their current income, expenses, insurance coverage, tax status, financial objectives, risk tolerance, or other information needed to develop a financial plan.

2. Answer clients' questions about the purposes and details of financial plans and strategies.

3. Recommend to clients strategies in cash management, insurance coverages, investment planning, or other areas to help them achieve their financial goals.

4. Analyze financial information obtained from clients to determine strategies for meeting clients' financial objectives.

5. Implement financial planning recommendations or refer clients to someone who can assist them with plan implementation.

**Top Skill Sets**

<table>
<thead>
<tr>
<th>Skill</th>
<th>Relevance Score</th>
</tr>
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<tbody>
<tr>
<td>Customer and Personal Service</td>
<td></td>
</tr>
<tr>
<td>Economics and Accounting</td>
<td></td>
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<tr>
<td>English Language</td>
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<tr>
<td>Sales and Marketing</td>
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<tr>
<td>Administration and Management</td>
<td></td>
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</tbody>
</table>

**Employment Overview**

- **California**
  - Annual Salary: $89,432
  - Projected EMP Growth: 2010-2020
  - Personal Financial Advisors: $86,226
  - Loan Officers: $90,878
  - Insurance Sales Agents: $93,444

- **Orange County**
  - Annual Salary: $77,117
  - Projected EMP Growth: 2010-2020
  - Personal Financial Advisors: $81,399
  - Loan Officers: $85,212
  - Insurance Sales Agents: $88,244

- **California**
  - Annual Salary: $79,475
  - Projected EMP Growth: 2010-2020
  - Personal Financial Advisors: $83,404
  - Loan Officers: $87,044
  - Insurance Sales Agents: $90,591

- **United States**
  - Annual Salary: $91,510
  - Projected EMP Growth: 2010-2020
  - Personal Financial Advisors: $92,109
  - Loan Officers: $95,620
  - Insurance Sales Agents: $99,920

**Educational Level by Type**

- Bachelor's Degree: 57%
- Professional Degree: 4%
- Other: 11%

**Key Traits**

- Deductive Reasoning
- Fundamental Investment Strategy
- Written Comprehension
- Persistence
- Relationship Management
- Information Based Reasoning
- Integrity
- Dependability
- Inductive Reasoning

**Related Coursework**

- Personal Financial Planning Certificate Program
- Applied Accounting Certificate Program
- Marketing and Communications Certificate Program

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*Bright Outlook* occupations are expected to grow rapidly in the next decade, will have large numbers of job openings, or are new/emerging occupations according to the U.S. Department of Labor.