

Prepare to Enter the Business World

A business degree is a catalyst for a vast array of careers. The options for success are endless with either a BS or an MBA in business administration. The curriculum covers a wide range of subjects reflecting the principles of business. The multidisciplinary course of study prepares graduates to start businesses, join small enterprises, or climb the ladder of success in high-powered corporations.

Regardless of whether a degree is required in your field of choice, eventually there will be an opportunity that will demand a bachelor's or even a master's to advance. New graduates, as well as seasoned professionals returning to postgraduate study, can open doors to limitless, lucrative career opportunities.

What Can You Do with a Business Degree?

A bachelor's degree in business is the first step on the road to becoming a powerful executive with a top salary. Industries of all kinds are in constant need of educated business leaders in management, finance, human resources, marketing and more.

Bachelor vs. Master's Degree in Business

A bachelor's degree in business administration (BBA) and a master's in business administration (MBA) are two distinctly different levels of education. A BBA is a four-year undergraduate degree. Students must complete a BBA before beginning an MBA program.

The BBA curriculum consists of 120 credit hours normally completed over four years. Coursework will include core liberal arts and required business classes in addition to a host of elective choices. Electives allow students to focus on specific areas of business, like human resources, finance, marketing or management.

Acquiring an MBA will normally take less time. Programs range from 30 to 60 credits over one to two years. However, full-time workers often become part-time students and spread MBA coursework over as many as five years.

Career Application

Although a postsecondary degree is not required for many positions, an applicant with a business degree will always stand out to employers. A myriad of career doors will open to candidates with a BBA that will not be available with a degree. For instance, advancement to management positions will almost always require a bachelor's degree at minimum.

Statistically, earning an MBA is reported to increase salaries up to twice that of BBA graduates. Ergo, earnings are a huge incentive to continue your college education. High-level positions in most industries require an MBA. In addition, a master's is a requirement for college-level instructors.

Business Skills

Running a business as an individual or as part of a team requires a host of skills. Recognizing and honing these skills is essential from start-up to daily operation. Above all, recognizing specific needs and issues, resources and answers is invaluable. Successful businesspeople learn to see the big picture from both the organizational and consumer perspective.

Business expertise can be categorized as either hard or soft skills. Hard skills are teachable and easy to quantify. Soft skills are innate, often referred to as gifts. Emotional maturity, passion, intelligence, patience and the ability to think on your feet would be considered soft skills. Many skills can cross into both categories; soft skills can be improved upon with additional training.

Computer Programming

All software is designed by a computer programmer who learns to write code that will respond to user input. Writing code is a valuable hard skill that enables software to function. For instance, Word and Excel functionality is completely dependent upon interactive programming. Programmers must know a variety of coding languages and be able to write programs, test functionality, troubleshoot and update software.

Multilingual

In the current global business environment, employees who can communicate in multiple languages are a great asset. Speech is a learned skill. Ergo, multilingual individuals have developed a hard skill by learning to speak and understand more than one language. In the U.S. the most spoken languages are English, Spanish, Chinese and French, respectively.

Management

The ability to oversee operations and keep a handle on multiple facets of the business is key to success. An individual may have a gift for managing and organization but applying these skills to business will require training. Managers may be responsible for a specific department or the entire office. Depending upon the scope of responsibilities, supervising production and staff may only be a small part of a manager's job description.

Communication

Communicating with people of varied backgrounds can be complicated. Clear communication is essential in the workplace when dealing with employees and consumers alike. Written and verbal skills are of equal importance in a business environment.

Time Management

Using time wisely increases revenue and decreases costs. Employers expect staff members to make optimal use of the time they are on their clock. Time management involves analyzing what needs to be done, prioritizing, maintaining focus and sometimes delegating. Although utilizing every second productively is humanly impossible, remaining focused is key to optimal productivity.

Careers in Finance

For career-minded people who are intrigued by financial entities, focusing on business finance may be a lucrative path of study. Business finance graduates may crunch numbers for a specific company, work in the stock market or other investment industry.

Financial professionals develop analytical thinking skills to scrutinize the financial standing of their clients or corporation. These detail-oriented individuals can evaluate financial issues, collect and analyze data, solve problems and report the financial standing of an entity. Communication skills are imperative to present written and oral results to individuals, key staff members, high-level executives and possibly stockholders.

Certified Public Accountant (CPA)

Every industry requires financial oversight which creates a demand for CPAs. Ergo, a successful CPA can demand a substantial salary. Above all, a CPA assesses an organization's financial data. Many specialize as public, management or government accountants while others launch personal businesses.

All 50 states require licensure. An undergraduate degree with an emphasis in accounting or a similar major is needed to qualify for the Uniform CPA Exam. Some regulations vary by state. Licensure requirements, accredited institutions and coursework should be available at your state's Board of Accountancy website.

Although a typical undergraduate program requires 120 credit hours, most states require accounting candidates to complete an additional 30 credits. Several schools offer five-year accounting programs that meet this requirement. Programs commonly cover financial and managerial accounting, information systems, taxes and audits.

Before applying for licensure, most states require an average of one year of work experience supervised by a licensed CPA. Only then are applicants eligible for the licensing examination. There are four sections to the exam that must be completed within 18 months. After that, the Ethics Exam is a commonly an additional requirement.

Although an MBA is not necessary to acquire a CPA license, a master's does open the door to higher paying positions. The additional education will provide advanced training in taxation, auditing and more in-depth financial concepts. Regardless of your final education level continuing education will be required for license renewal.

Financial Advisor

The goal of a successful financial planner is to improve their clients' financial state. First, they analyze the current financial situation. Next, using accounting tools and concepts, implementing learned skills and technology, they guide the client to the best possible decision for their specific situation.

Above all, a financial advisor is a counselor providing advice on the best financial path to take for business or personal finances through budgeting and planning. Financial advisors must research insurance options, mortgage rates, investments, retirement and estate planning.

An average day for a financial advisor may involve creating, evaluating and managing financial and security portfolios. Financial advisors may start new businesses or find employment with private corporations or the government. Many specialize in one area like retirement and estate planning or risk management.

To begin work as a financial advisor a bachelor's degree is required. Meet with a counselor to lay out your path of study, including coursework needed for specialization. A core business curriculum with an emphasis on finance should meet degree requirements. Students will learn skills necessary to analyze and interpret complex financial data. Well-developed communication and leadership are paramount to success. Securing an internship is a way to hone these skills and gain experience.

To become a fully qualified financial advisor, and to legally sell stocks, bond and mutual funds, candidates must pass the Certified Financial Planner exam.

Financial Analyst

As the title implies, a financial analyst examines financial data to determine outcomes. By analyzing a transaction and considering various courses of action, an analyst creates reports detailing findings. Financial analysts can handle a vast array of financial issues from creating and presenting reports to determining risk factors in specific stocks. Daily duties will include interaction with individuals, other analysts, senior and low-level employees.

Many analysts specialize in large corporate finances, while others focus on individual clients to build personal wealth. Financial analysts work on Wall Street, in investment banks, with real estate investment firms, and private corporations. Successful corporate analysts must combine an education in finance with knowledge of their unique industry.

A formal education leading to a degree is a definite requirement. In this field, a prestigious college is a great asset, especially for work on Wall Street. Combining a data-driven business curriculum, a study of your chosen industry, and a management or accounting emphasis is recommended.

Licensure is required to trade securities on any exchange, via the Series 7 exam. The exam may also be required to be considered for high-level management positions. An MBA will likely be necessary for senior analyst positions.

Insurance Broker

Insurance brokers are sales liaisons, working with multiple insurance companies to obtain optimal coverage for their clients. Brokers deal with all types of insurance coverage; health, life, home and property, business and more.

Broker requirements vary by state, but a license will be necessary. Most states do not mandate a bachelor's degree for licensees, but employers may. Employers often impose more stringent requirements than the state. Some states require separate licensure for each type of insurance sold or always to manage other brokers. Continuing education will be necessary for renewal.

Experience may also be required for licensure. Internships are recommended to gain experience and sometimes earn college credit. Most brokers begin their careers as assistants or customer service reps. Insurance companies offer training, often provide mentors, and look more favorably on degreed candidates.

As an insurance broker, you will be responsible to schedule and attend meetings, build and maintain client relationships, research products, maintain computer records, negotiate policy terms and costs, prepare reports, advise clients on claims, generate marketing initiatives, and renew existing policies. A BBA with a focus on insurance regulations, finance or risk management is recommended. Accounting, business law, sales and communication courses will be beneficial.

Professional Organizations

National Alliance for Insurance Education and Research (NAIER)

The NAIER provides programs of practical value for insurance and risk management professionals. Educational programs and certification offered by the alliance provides insurance professionals with opportunities for advancement.

International Association of Insurance Professionals (IAIP)

This association is open professionals in the insurance and risk management industries. IAIP is well known for providing opportunities to further the education of those in the insurance field. Leadership training is a primary focus of the IAIP.

Careers in Business Management

A degree in business management is versatile and will result in a host of open doors in the corporate world. Coursework will include basic business accounting, business law including contracts and ethics, principals of marketing, human resource management, and more skills necessary to manage the many aspects of business operations.

Business Administrator

A business administrator makes decisions and oversees a variety of operations and activities to ensure that the organization thrives. This is a leadership role that is responsible for subordinates. Responsibilities may include

supervising employees in various areas including marketing, finance and accounting. People skills are invaluable to ensure that all staff members are productive and punctual, ethical and educated in any legal issues that may arise.

An administrator's responsibilities can range from budgeting, coordinating management and staff, facilitating meetings, record-keeping, training and customer service. Business administrators are board members, intermediaries between a corporation and its staff, customers and shareholders. Communication is key, along with substantial negotiation and organizational skills.

Administrators can be found in all industries, from small businesses to large corporations with thousands of employees. Statistically, almost 40% of administrators began as assistants with only a high school level education. High school business courses will help open doors but there will be a career wall to break through that will require a degree.

Advancement as a business administrator begins with an associate degree. With a two-year business degree, a potential administrator can achieve a project or office manager position. Moving on to a BBA will open the door to senior management opportunities and higher pay.

Business administrators need an undergraduate degree and work experience to be accepted into an MBA program. An MBA is needed to become a Chief Financial Officer or Chief Executive Officer.

Construction Manager

Construction managers meet with clients, create plans, budgets and specifications on projects from simple home renovations to complex buildings. They must organize staff, create production schedules, order supplies, monitor progress, anticipate and resolve problems, and oversee every aspect of production. The construction manager is the communication pipeline between the owner, architect and general contractor.

There was a time when a career as a construction manager began with on-the-job training alone. An apprentice or employee advanced into the position by learning to manage crews, create budgets and handle accounting. In today's construction environment, formal education is recommended and often required.

With the technological advancement of construction procedures, employers now prefer college graduates with a bachelor's or master's degree. Majors in business with a civil engineering or construction focus are preferred. Candidates must acquire technical knowledge of equipment and materials, as well as remain abreast of industry trends. Internships provide excellent opportunities to learn.

Career advancement may depend upon obtaining a degree. Entrepreneurs who strike out as subcontractors in independent businesses are advised to obtain a business degree. Although there is no direct licensure for construction managers, certification is recommended.

Certifications require a four-year bachelor's degree in a related major in addition to four years of direct construction experience. Alternately, applicants without a bachelor's degree must show proof of eight years of construction experience, four of which were spent as a construction manager.

Project Manager

Project managers organize projects in a variety of industries. They supervise, plan, budget, staff, supply, track progress and oversee all aspects necessary to complete the project. The more complex the project, the more an organized, adaptable project manager with excellent communication skills is needed.

A project manager is responsible for planning and tracking details while remaining within schedule and budget. In large corporations, project managers are indispensable. They supervise and keep higher management

informed of progress and problems. Project managers accept assignments in IT, healthcare, engineering and more.

Successful project managers become skilled in setting goals and reaching objectives to see a job to completion. A bachelor's degree is not a requirement but is highly recommended. Lucrative advancement into more complex projects can greatly depend upon a postsecondary education in business with emphasis on your industry of choice.

Students working toward a degree may be able to secure an internship, whether in project management or business in general. Any exposure to project managers, their duties, decisions and how they delegate tasks will be excellent training. Even their mistakes will be educational. If you are currently employed and find an interest in project management, find out what requirements the company would impose for you to advance. Hands-on training is the best way to gain experience and a degree is the key to advancement.

Account Manager

An account manager is responsible for assigned sales relationships within a corporation. Rather than managing the daily aspects of accounts, a manager acts as a liaison between the client and the company. Account managers identify new opportunities for sales by upselling, cross-selling and identifying new target markets.

The manager's specific duties are dependent upon the industry. Successful managers work with sales team and other staff to establish goals, budgets and schedules. Managers may interact with branding professionals, who create product perception and a relationship with the target market or may deal with media professionals. In addition, account managers keep clients updated on progress and resolve any conflicts.

In a large corporation, each account manager might only handle one large client. However, in cases like advertising, managers handle several accounts at one time. Some account managers work within a specific region, while others handle accounts on a national or even global level.

Requirements for employment vary by company. There are no state regulations or licenses. A bachelor's degree in business with an emphasis on marketing or a related field is usually required by employers. Although some salespeople advance into the position internally, advancement can be heavily dependent upon a degree. Recommended coursework includes marketing, sales, communications, advertising, finance and management.

Professional Organizations

International Association of Administrative Professionals (IAAP)

The IAAP offers instruction and certification for administrative professionals. With or without a degree, attaining a certification offers many benefits in a job search or when seeking promotion. The Certified Administrative Professional (CAP) exam is an ideal addition to any resume.

Construction Management Association of America (CMAA)

The CMAA provides professionals with educational resources and opportunities to add certifications to your profile. Online courses are available in Emotional Maturity, Communication, Stress Management and more. The association also offers certification and mentorship programs.

Careers in Sales and Purchasing

A bachelor's in business administration provides job candidates a head start on the ladder of success. Even when a career path does not require a degree, the knowledge and skills obtained in college will provide an immeasurable competitive edge. A BBA is an asset in both finding employment and advancement.

Sales and purchasing are both key factors in a retailer's success. Employees must have extensive knowledge of the product or service they are selling or purchasing. Salespeople interact with consumers while purchasers analyze vendor reliability, price, quality and availability. Both need to learn the principles of business operations to be successful.

A business degree prepares retail employees for management positions with skills in business operations, goal setting, resource management, analytical thinking and communication. Learning the principles of commerce, including active listening, relationship building, negotiating and closing is essential. A retail professional can only increase their bottom line with an advanced degree.

Real Estate Agent/Broker

A real estate agent is a salesperson who represents sellers and buyers of real property including residential, commercial and agricultural. Many agents specialize. All agents must work under the umbrella of a licensed broker.

A real estate broker is an agent that has taken advanced classes and passed the broker license exam. Before becoming a broker, an agent must meet their state requirement of work experience to qualify for the broker exam. Only brokers can own real estate firms. Brokers make more money but carry the responsibility for the agents working under them.

Anyone interested in dealing with real estate transactions must be licensed. Although a bachelor's degree is not needed for licensure, state-specific coursework is required. First, applicants must complete their state's classes. Next, students must pass the state's licensure exam. An agent must hang their license in a real estate firm and work under the supervision of a broker.

A bachelor's degree is always a great asset, especially if you plan to become a broker. With a BBA a broker will be more prepared to operate their own business. In addition, a business program will provide opportunities for chosen classes that directly apply to real estate like negotiation, closing a real estate deal, property valuation.

Stockbroker/Trader

Stockbrokers and stock traders are sales agents that provide a vast array of financial services. Typically, a stockbroker arranges the buying and selling of stocks for individual clients. A broker finds buyers and sellers, negotiates pricing and implements the exchange. On the other hand, traders commonly buy and sell for a portfolio manager in an investment firm.

Both brokers and traders can offer services to individuals or corporations including investment advice and assistance with portfolio management. They must each be knowledgeable in a wide range of financial products and business operations.

Becoming a stockbroker or trader requires a bachelor's degree. Ergo, a degree in business with coursework in accounting, economics and finance is a perfect path to follow. An internship in a financial environment is recommended to attain work experience, networking and the possibility of finding a mentor. Often investment banks and brokerage firms offer internships that lead to employment upon graduation.

Licensure is required in all 50 states and work experience is required before applicants may apply. Many graduates go on to earn their MBA to increase their marketability in this competitive field. A master's degree opens the door to more lucrative advancement opportunities and a business focus is wise, especially for entrepreneurs.

Advertising Sales Agent

As the name implies, an advertising sales agent sells advertising space. Sales agents call on current and potential clients, both individuals and businesses. Many deals are made on the phone, while others necessitate in-person meetings and presentations.

Advertising space is sold for print, airwaves or the internet, depending upon the business type. For instance, print space must be sold for billboards, newspapers and magazines as well as for non-profit event posters and ever placemats in restaurants. Radio and television broadcasts are ad-supported. Larger monetized websites offer banners, digital video spots and static ads. Ergo, someone must sell space and airtime allotted for advertising.

First, the agent assesses the needs of the client and the target. Then they present a proposed advertising contract including budget and audience reach. The sales rep is the primary contact between the client and the company, addressing issues and proposing new ad plans when contracts lapse. Each salesperson must create relationships, build a customer base and maintain each client's account records.

A college degree and licensure are not required but, as always, recommended. Most employers prefer a candidate with coursework in business with an emphasis on advertising and marketing. A college education provides valuable knowledge including communication techniques, sales principles and negotiation skills. In addition, organizational skills are invaluable when tracking multiple accounts and contracts.

Insurance Sales Agent

Insurance sales agents are trained in a vast array of insurance products. They research client needs and propose plans which they determine will benefit the specific client. Some sales agents specialize, but most offer a variety of products including life and health insurance, long-term care policies, home, auto and business liability.

Every state requires insurance sales agents to be licensed. Individual licenses are often required for separate products. Most commonly applicants must complete specific courses and successfully complete state licensing exams. License renewal will commonly require continuing education to stay abreast of current laws.

Insurance agents must consistently expand their customer base to advance financially. They make cold calls to seek out new business while forming relationships with existing customers. Agents often offer existing clients lifestyle reviews to analyze changes that may warrant additional or modified coverage.

Although an agent's greatest marketing tool remains word of mouth referrals, education is invaluable to success. A high school diploma is the only requirement for licensure but, as always, a business degree will afford access to more opportunities. A bachelor's degree increases job opportunities by providing training in sales techniques, public speaking for presentations and administrative skills that will be necessary for advancement.

Purchasing Manager

Purchasing managers supervise purchasing agents and departments. Managers are responsible for the analysis of internal needs and researching suppliers. In some cases, the supply chain will involve direct purchases, negotiations with desired suppliers and often strategic partnerships with specific vendors.

Managers are responsible for agents in the purchasing department and step in when issues arise. They oversee contract negotiations for all agents. Ergo, they should be involved in the process of hiring agents and building teams. They are commonly involved in training. Above all else, managers keep track of inventory levels, oversee purchases, and make decisions to dispose of excess and outdated supplies when necessary.

The ladder of success in this field normally begins with a full year of on-the-job training to gain experience in vendor research, negotiation, inventory and other aspects of supply chain management. Purchasing managers typically work as agents for five or more years before advancing. Employers most often require a bachelor's degree before agents for promotion.

Business Administration is the most common degree held by purchasing managers. A BBA will provide essential skills including business principles, basics in accounting, marketing, leadership and management for human resources and supply chains. Advanced mathematics and computer skills including procurement software are recommended coursework.

Loan Officer

Loan officers are employed by a variety of lending institutions including banks, credit unions and mortgage firms. These professionals assess applicants and authorize or reject various types of loans to individuals and businesses. Loan officers offer various products including mortgages, auto and education loans and financing for business ventures.

All lending professionals in the United States must be licensed as Mortgage Lending Originators. Licensure is overseen by the Nationwide Multistate Licensing System (NMLS). Applicants must complete at least 20 hours of coursework along with a credit check and extensive, fingerprinted background check.

The NMLS licensure exam requirements include proof of character, financial accountability and general fitness. Licensure is not solely dependent upon successful completion of an NMLS approved pre-licensing course and exam. Additional requirements include a:

- thorough personal history
- record of professional experience
- copy of your credit report.

Many states also have additional state-specific pre- and post-licensing education requirements. Most also require a Uniform State Test (UST) that is specific to that state's lending regulations. In addition, it is common to require lenders to be bonded and insured.

Due to the delicate nature of the business, employers typically require a bachelor's degree, at minimum, preferably with a business focus. Emphasis on finance, economics or accounting is highly regarded.

Professional Organizations

Security Traders Association (STA)

The STA provides educational resources and networking opportunities to its members. STA is a presence in Washington, D.C., representing the interests of their membership.

National Association of REALTORS®

The largest trade association in existence is the National Association of REALTORS®, representing over a million members. This association provides a wealth of valuable information regarding all aspects of the real estate industry.

Careers in Marketing

Marketing is the process that begins at product development and culminates in public launch and promotion. The marketing field includes every aspect of business including sales strategies, advertising and public relations to increase brand awareness. There are various roles available in these processes.

Marketing professionals work in television, radio, advertising, public relations and a variety of other fields. Success requires gaining knowledge about your product and in consumer behavior, market research, sales principles, competitor analysis, and advertising. Experience is of utmost importance, but the majority of employers seek applicants with the added knowledge of postsecondary education.

Marketing Manager

A marketing manager creates and implements various strategies to meet corporate sales goals and expand brand awareness. By analyzing market trends, assessing product demand, and identifying target audiences the manager creates a plan of action to connect with targeted consumers.

Marketing managers can handle a broad spectrum of duties or focus on a specialty like branding or social media. Duties often include copywriting or other content creation, and always involve market research and strategic planning. The manager may supervise a team of strategists and will most likely be directly involved in tracking analytics to determine the success of any campaign. Marketing strategies can involve email campaigns, print and digital advertisements, and more.

An undergraduate degree will thrust doors of opportunity open. The Bureau of Labor Statistics (BLS) research shows that the majority of employers seek to hire marketing managers with a degree. Ergo, to succeed in this career, a bachelor's degree is highly recommended.

Marketing managers must be excellent communicators, researchers, organizers and multitaskers. These skills are taught in a BBA program. Business with an emphasis on marketing is an excellent path to follow in order to advance in this competitive field. An MBA is normally pursued only by entrepreneurs with a desire to open a marketing firm of their own.

Marketing Consultant

If an enterprise needs marketing advice they hire a marketing consultant. Consultants are commonly self-promoted marketing managers with years of experience. A consultant can analyze and tweak a current marketing plan or create and implement a fresh strategy. Their extensive time in the field should increase their knowledge, creativity and network of contacts.

A marketing consultant is a highly experienced manager, normally an entrepreneur. Consultants work to create and implement marketing strategies for client companies. In addition, the consultant will constantly track the campaign's progress and make alterations to ensure optimal success.

Marketing consultants are corporate advisors regarding branding, positioning, promotion, distribution, pricing and legal issues. They must also research the specific needs of their clients' businesses and create unique and relevant strategies for their target market.

Marketing is now driven by technology. The current marketing environment requires a wide variety of technical skills and knowledge. Professional consultants must keep abreast of the digital world of commerce, constantly changing marketing trends and current technology.

Although not required, a marketing manager is unlikely to advance to consultant status without a bachelor's degree. A BBA with an emphasis on marketing may not be optional for a marketing consultant to attain a substantial client base. Additionally, an MBA with a marketing concentration is a necessity for consultants who plan to target any scientific or other technical industry.

Public Relations Manager

A public relations (PR) manager is responsible for the public's perception of their employer or client's company and corporate identity. PR professionals create and execute brand awareness campaigns and track their success. They work with various departments in the company to ensure corporate content is consistent with the PR campaign. PR managers also supervise any social media presence.

Successful public relations managers are skilled in both oral and written communication. They are accomplished leaders and team builders with extensive problem-solving abilities. Most importantly, public relations professionals have excellent people skills.

Many industries use public relations managers. Large corporations are especially likely to require public relations assistance. Externally they take part in producing press releases, creating media kits and often annual reports. In addition to public perception, internal communication with a large staff is a PR manager's responsibility.

Entry-level opportunities for public relations professionals usually begin with a bachelor's degree, although a degree and licensure are not required. Promotion to manager normally takes at least five years and a degree will normally be a necessity. To obtain a senior manager position can take 10 or more years and a degree. In other words, professional experience and education are imperative to advancement.

A typical degree for a PR manager would be a BBA with an emphasis on public relations, communications or fundraising. Coursework in writing, public speaking and advertising are essential. An MBA is also an asset to senior advancement.

Media Buyer

Media buyers are responsible for ensuring that paid advertisements reach their intended audience. Correct ad placement is critical. A media buyer creates a plan that includes a budget and the best possible location of each ad. Buyers also analyze past performance to improve results.

First, a media buyer identifies the target audience for a specific advertisement. Next, they decide when and where the ad should be placed for optimal response. This decision is dependent upon the advertiser's budget. When the appropriate channel has been chosen, the media buyer is responsible for contacting the provider and negotiating the price to advertise.

Small businesses are normally placed in print and online ads, possibly on local radio or television stations. Larger corporations with extensive advertising budgets will be focused on mainstream television. The media buyer researches the best possible environment and time for the ad to reach its designated audience.

Determining successful exposure points takes knowledge and experience. Making the best use of a limited marketing budget is also a skill. Successful media buyers must network with suppliers to negotiate the best deals and acquire the most beneficial ad space.

Although there is no degree or licensure required, most professionals in this field hold an undergraduate degree. Commonly competing applicants will have a BBA with a focus on marketing, PR or communication. A bachelor's with coursework in sales principles and digital media can make the all difference when searching for a position.

Promotions Manager

Above all else, promotions managers are responsible for generating interest in their company's products and services. Promotions managers create programs that combine advertising and purchasing incentives to improve sales. Point-of-sale promotions can entail in-store displays, taste tests or special events aimed at the target

audience. Other incentives include coupons, samples, rebates, free gifts or sweepstakes entries. Programs may also include print and digital advertisements, direct mail or email blasts.

Promotions managers work with staff from various departments. Art directors create promotional materials, financial staff members crunch numbers to approve promotions as cost-effective, and salespeople must be informed about what incentives are available to them to generate more interest with customers.

Direct work experience in advertising, marketing or sales is normally the entry-level path to promotions management. Many promotions managers begin their careers as sales representatives, purchasing agents or PR specialists.

Management positions normally require at least an undergraduate degree. A BBA with an emphasis in advertising or marketing is preferred. Coursework in sales, consumer behavior, market research, methods of communication including technology, and visual arts are recommended. No licensure is required.

Professional Organizations

American Marketing Association (AMA)

The AMA is a professional organization that provides extensive resources to those in the marketing field. Members enjoy training opportunities, a job board and a certification program. Certification testing requires a bachelor's degree and at least two years of marketing experience.

Marketing Research Association (MRA)

Several professional certifications are available through the MRA. Certification as a Professional Researcher and 17 others can further the career of a marketing professional.

Public Relations Society of America (PRSA)

Public Relations Certification is available through the PRSA. These certifications are an asset for those seeking to advance.

Other Careers in Business

There is no end to the options available to those who hold a bachelor's degree in business administration. The many aspects of running a business, especially a large corporation, require knowledge and expertise in a myriad of areas. Employers are more willing to train a college graduate, even without specific experience in the desired position. Competition in the job market today usually necessitates higher education and graduates with a BBA are widely sought after. For entrepreneurs planning to strike out on their own the benefit of a BBA is invaluable.

Business Consultant

A business consultant is an expert in one or more aspects of business operations. The consultant applies their expertise to assist enterprises in solving problems and overcoming obstacles. Businesses of all sizes bring in consultants to improve various aspects of their organizations.

Consultants commonly focus on a specific area of expertise, where their strength lies. Many possess an entrepreneurial spirit, find a niche and become freelancers, establishing their own client base. Some create videos or written information as virtual consultants. Others may work within one organization or can be employed by a consulting firm.

Business consultants are high-paid advisors. A respected reputation as an expert in their field is essential to success. Employers and clients want evidence that the consultant they hire is indeed an expert that can tackle

the issue they're facing. No one wants to hire someone claiming to be an expert in a field in which they have no foundation. Experience and education are paramount.

Although no degree or license is required by law, few consultants will progress in their careers without a bachelor's degree in business with an emphasis in the field they counsel. An education in business, experience in their field and a stellar reputation is key to marketability.

Business Analyst

A business analyst collects data on business operations and finds solutions to difficulties. Business analysts must be multitaskers who possess expertise in a wide range of business operations and technical skills.

To begin a career as a business analyst, your undergraduate degree must include core business skills along with a strong emphasis on business operations and technical writing, along with communication. Analysts must be adept in cost/benefit analysis, statistical analysis, and are able to create a business model. Many analysts begin as systems engineers or are skilled in financial analysis.

Experience and education are crucial to a career as a business analyst. Many analytical thinkers begin with classes in high school. But the path can begin from where you are now. First, a bachelor's degree from an accredited school is a requirement. A BBA with coursework in information technology, data analysis and project management is advised.

In addition to a degree, certification is available through the Institute of Business Analysis. The certification requirements include extensive hours of Business Analysis, 35 hours of professional development over the past four years, agreement with the IIBA Code of Conduct and terms and conditions in advance of passing the exam.

Long hours of work and preparation will reap great rewards. According to the Bureau of Labor Statistics, business analysts are among the highest paid professionals in a corporation.

Budget Analyst

Budget analysts are analytical thinkers who organize the finances of both public and private entities. They are commonly hired at an entry-level with limited responsibilities. Experience and education are key to advancement to a higher level, higher-paid position.

These financial professionals create budgets, analyze budget proposals, and monitor spending. Budget analysts also create various reports including annual reports for corporations. They can be found in private businesses, schools and government institutions. Budget analysts are trained to analyze data to weigh cost and benefits of allocated dollars. Top executives rely on these analysts to provide detailed information for critical decision-making. They must be excellent communicators to report their findings.

An average day for a budget analyst includes overseeing spending to ensure compliance with the adopted budget. Often the analyst will need to tweak the budget when unforeseen issues arise.

To become a government employee, requirements vary. All levels of government, federal, state and local will require an undergraduate degree. Budget- or finance-related work experience will add an edge when competing for these positions.

Although an entry-level budget analyst can find work with a bachelor's degree, an MBA is preferred. Budget analysis requires strong analytical and mathematic skills. A BBA with coursework in statistics and accounting is an excellent place to start. Employers often hire analysts with undergraduate degrees, fully expecting the employee to eventually return to school.

Auditor

Auditors prepare and examine financial records to ensure they are precise and that taxes are paid on time. Communication is a must for auditors to be able to present their findings accurately. In some cases, they prepare written reports while other assignments will require meeting with staff members, managers or individual clients.

Auditor candidates must be detail-oriented and possess strong math and organizational skills. Auditors must analyze and interpret facts and figures on a vast array of financial documents.

The term internal auditor applies to individuals who work for one company and only audit internal financial documentation for errors, waste and fraud. External auditors work for organizations that serve a variety of clients and may specialize in specific industries like healthcare.

Many auditors specialize. Some work for individual organizations as assurance professionals to improve the quality of information presented to decision-makers. Others focus on risk management to determine the probability of financial errors in documentation.

A bachelor's degree is commonly required to find satisfactory employment as an auditor. A business administration degree may be required, with a concentration in accounting. Some universities offer specialized coursework like internal auditing. Many students gain experience through internships with accounting firms and other businesses. For senior positions most employers prefer a master's degree.

Cost Estimator

Another position available to BBA graduates is that of a cost estimator. Estimators collect and analyze a variety of data. They dissect all aspects of a project from start to finish. Time, money, materials and labor are all required to construct any structure, manufacture any product, and provide any service.

Because of the varied requirements from industry to industry, estimators normally specialize. When assessing a project, the cost estimator will identify and calculate cost factors. For construction projects, the estimator will travel to a job site, read blueprints and technical documents to gather pertinent information to estimate detailed cost analyses. Construction cost estimators must interact with engineers, architects, contractors and clients.

The estimator must prepare accurate cost estimates, as requested, for each project from start to finish. After that, an estimator may recommend more cost-effective processes. By collaborating with sales teams and other key players a bid is often prepared to present to a client.

Under bidding can bankrupt a company quickly. Accurately estimating costs and timeframes are vital to the bidding and production schedules. Estimates must include the possibility of unforeseen circumstances including weather issues and shipping delays along with any material waste.

When tackling a complex project, costs from past projects can be very helpful. By using databases to store past information, cost estimates are available for future projects. Ergo, cost estimators must extremely be computer literate.

New hires commonly receive industry-specific training, but previous experience, especially with cost estimating software, is a great asset. With the importance of accurate cost estimating, employers prefer degreed candidates. If planning to become a cost estimator, a BBA with a focus on the industry of choice is recommended. Coursework in construction management or engineering, along with database management will help ensure employment.

Professional Organizations

Association of Government Accountants (AGA)

If planning to seek employment with any level of government, certification is advised. The AGA offers a Certified Government Financial Manager® program. They also offer research, publications, training and events to members.

The Institute of Internal Auditors (IIA)

The IIA is a global organization that serves its members with resources and information from around the world. Publications and programs help auditors in various capacities remain current with regulations and trends. They provide an abundance of resources including literature and certification.