CHOOSING A CAREER

Choosing a career is one of the most important decisions that you will make in your life. Although it is important to consider changes in the labour market, the first step is to assess the impact of various aspects of your life. This means that you will focus on the direction in which you will develop skills, the type of organization in which you will start working and the industries you will work in. Choosing a career, in other words, involves several steps in order to ensure that you make the right choice.

CHOOSING A FINANCIAL CAREER

When choosing a financial career, it is important to recognize the different kinds of occupations that are available. It is often important to note that there are different pathways to a financial career. These pathways are often linked to different areas of professional bodies that they lead to different career opportunities.

Financial professionals may be found in a variety of professional bodies. Although you need to make many choices in order to become a financial professional, it is important to consider the requirements for each of these bodies. This means that you will need to consider the experience and training required for the financial career path you choose.

Professional qualifications:
- Thirteen years’ relevant work experience is a pre-requisite for admission to CIMA.
- Thirteen years’ relevant work experience is a pre-requisite for admission to ACCA.
- Thirteen years’ relevant work experience is a pre-requisite for admission to AAT.
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**Administrative**

*What does a person in this occupation do?*

A financial planner is responsible for providing personalized financial advice to clients. They help individuals and families make informed decisions about their financial future. Professionals in this role may assist clients in creating retirement plans, managing investments, and planning for various financial goals.

**Certifications and qualifications**

- **CFP (Certified Financial Planner)**: This certification is recognized by the South African Financial Planner’s Board (SAFPB).
- **AIFM (Alternative Investment Fund Managers)**: This certification is awarded by the South African Institute of Financial Planning (SAIFP).

**Skills and attributes required**

- Analytical thinking
- Communication skills
- Emotional intelligence
- Resistance to stress
- Attention to detail

**Professional bodies**

- Financial Planning Institute of South Africa (FPI)
- South African Institute of Financial Planning and Management (SAIFPM)

**Salary range**

The salary for a financial planner varies depending on experience and the specific services provided. A starting salary for a junior financial planner might be around R30,000 to R40,000 per annum, while an experienced financial planner with over 20 years of experience might earn upwards of R500,000 to R600,000 per annum.

**Professional values**

- Professionalism
- Integrity
- Accountability
- Client-focused
- Continuous learning

**What is a qualification?**

A qualification refers to a structured learning programme that culminates in the acquisition of specific knowledge, skills, and competencies. It is typically assessed by a registered assessor and results in the granting of a formal certificate.

**What is a learnership?**

A learnership is a formal, employer-paid training programme that combines on-the-job training with formal training. It is designed to provide learners with the necessary skills and knowledge to enter the workforce or improve their current employment status.

**Learnership programmes**

- **Bookkeeper**
- **Debt Collector**
- **Financial Planner**
- **Stockbroker**
- **Chartered Accountant (CA)**

**Learnership agreements**

The learnership agreement is a formal contract between an employer and a training provider. It outlines the responsibilities and expectations of both parties and is legally binding.

**What is an education gap?**

An education gap refers to the difference between the skills and knowledge required for a specific job and the skills and knowledge that individuals actually possess.

**What is a scarce skill?**

A scarce skill refers to a shortage of qualified individuals with the required skills and competencies in a particular industry or sector.

**What is a sector?**

A sector refers to a specific area of economic activity, such as healthcare, finance, or manufacturing. Each sector has its own set of skills and competencies that are in demand.

**What is a training provider?**

A training provider is an organization that provides educational and training services, such as promoting formal training programmes and delivering training to learners.

**What is a training programme?**

A training programme is a structured learning opportunity that provides learners with the necessary skills and knowledge to enter the workforce or improve their current employment status.

**What is an unemployed person?**

An unemployed person is an individual who is without work and is actively seeking employment. The unemployment rate is a measure of the proportion of the labor force that is unemployed.

**What is an unfair dismissal?**

An unfair dismissal occurs when an employee is terminated from their employment without just cause or without proper notice.

**What is an unfair labour practice?**

An unfair labour practice is a violation of the rights of employees as stipulated in labor laws.

**What is a work permit?**

A work permit is a legal document that allows an individual to work in a particular country, usually requiring a visa from the country’s immigration office.

**What is a workplace?**

A workplace is the physical or virtual environment where employees perform their work activities.

**What is a workplace issue?**

A workplace issue refers to any problem or challenge faced by employees in their workplace, such as harassment, discrimination, or poor working conditions.