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## Exploring the World of Banking Jobs

Banks will always remain as key components of the financial market which means that there will always be a few bank managers looking for other individuals that are willing to take in people that have banking skills. With dozens of banks in every local city or town and with the so many types of jobs in banking available, the opportunity is wide open for banking jobseekers.

### Understanding Banking Jobs

Banking jobs vary widely since there are lots of positions that can be filled. The responsibilities and requirements vary as well. Some people may be able to get a job in banking with just a background in high school education. Generally, you should have good mathematical skills as well as good money handling skills. Bachelor's degrees are highly recommended if you want to take higher positions which means greater annual income. The only alternative path to getting these upper tier jobs is to spend more years on positions where high school graduates are accepted.

### Types of **Jobs in Banking**

The bank teller is the most common position since it is an entry level position in most cases and can springboard people to more serious tasks. However, bank tellers play an important role in the bank nevertheless because they interact with the people on a regular basis and they do the tasks in maintaining both the savings and checking accounts. Both personal and commercial accounts are handled by the bank teller. The bank teller also processes some transactions including money transfers between accounts, balance checking, and any other customer requests. The job in general is simple, but the person must be very precise and responsible, leaving no room for errors. Training is usually offered too which is why high school graduates are accepted.

Personal bankers are a little bit more involved with the bank accounts and have higher requirements than bank tellers. These people have the responsibility of entertaining first-time customers that wish to open a new bank account. When customers request for any major changes to the account, the personal banker will take charge. It is also the personal banker's responsibility to close the accounts as well. They may do some other tasks, too, like helping customers process any credit card applications. Bachelor's degrees in economics, accounting, finance, or similar fields are likely to be accepted in these kinds of banking jobs.

Loan officers have similar requirements to personal bankers, but they handle the processing of loans. Loans can cover various types with the common types being vehicle loans, unsecured



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loans, mortgages, and other small business loans. In smaller banks, the loan officer may be also responsible for decision. Regardless, loan officers are encouraged to work with clients to make sure the application is complete and successful.

Accounting, finance, and economic graduates can also apply for a position as a financial adviser. These people come into the picture when people are looking to open investment accounts using the products offered by the bank. These advisers should have knowledge in mutual funds, certificates of deposit, and other investment alternatives that can help people save for retirement.

Once enough experience is gained from the previously mentioned banking jobs, these people can get promoted to bank administrators. Bank administrators oversee the operations of personal bankers, tellers, and other officers. So much knowledge in these areas is required to take on such a great responsibility. Advanced degree holders may be granted a bank administrator position as well.

### **Searching for Jobs** in Banking

Once you feel that you meet the requirements of any of these jobs, you can simply drop by in any of the local banks and ask if there are any positions available. If you are already eyeing a certain company, you can visit the website of that company and check for any sections that offer job applications. Applying online is more convenient and the homepage doubles as a great source to learn more about the bank and their goals.

You can also check local job boards online by using your favorite search engine. This may lead you to some better jobs in banking in banks that you may not have heard of before. Don't forget that these aren't the only positions that can be applied in a bank. If you are skilled in one particular banking field, but the job isn't available, you may be able to handle other tasks that the bank offers.

These jobs are excellent choices whether you are a college graduate or high school graduate. Having the knowledge of banking can open you up to other fields where you can make full use of your accounting and financial skills.