

元智大學管理學院
國際財務金融學程
International Finance Concentration



蔡湘萍 2023.04.26



What do you want
to do in the **future**?

To be a

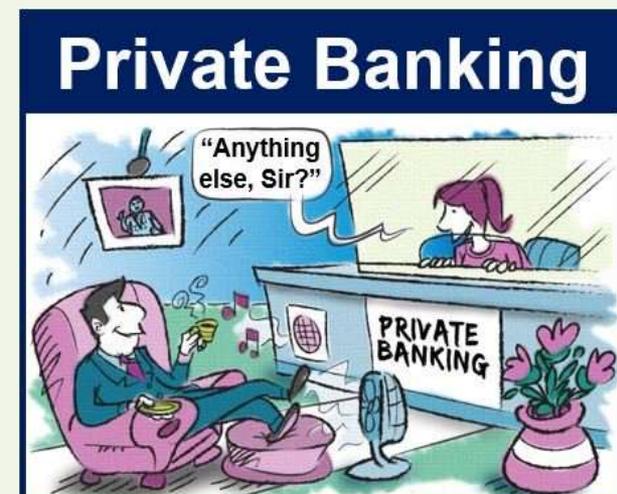
Banker in the Financial Service Industry



From <http://bargainloans.in/compare-personal-loans/>



From <http://www.goldenpay.az/defaultEn.html>



From <https://marketbusinessnews.com/financial-glossary/private-banking/>

To be an **Investment Expert** in the Financial Service Industry



"First the good news. Textiles are up, Chemicals are up and Electricals are up. The bad news is you don't have any."

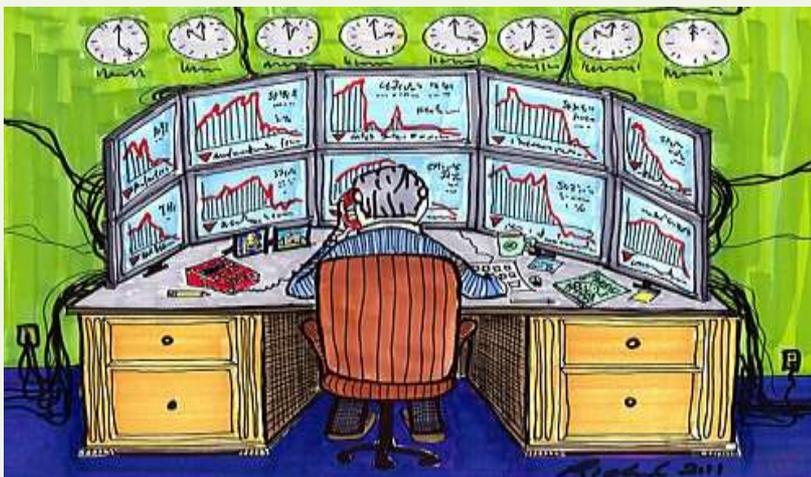
From <http://ruchirgupta.co.in/what-are-the-first-steps-to-invest-in-the-indian-stock-market/>



"You're close, Spencer, but usually a business plan is a little more involved!"

From <https://www.cartoonstock.com/>

Mutual Fund

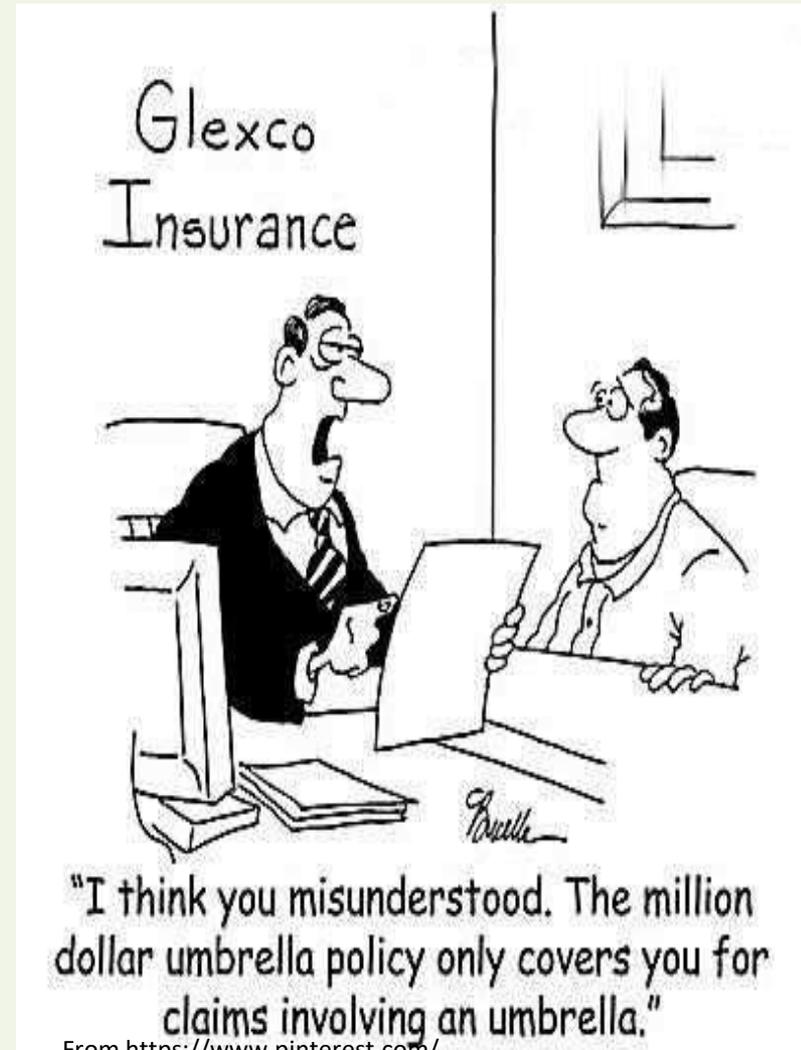


From <http://csinvesting.org/2012/07/16/ben-graham-meets-an-austrian-economist/>



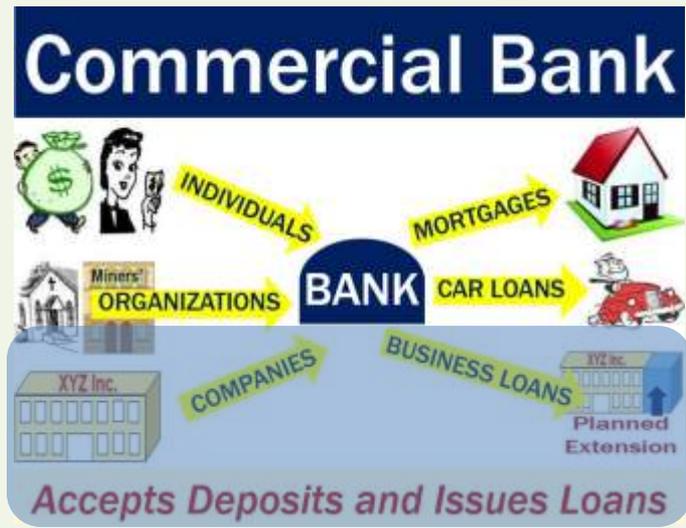
From <https://www.cartoonstock.com/>

To be a **Financial Advisor** in the Financial Service Industry



From <https://www.pinterest.com/>

To be a **Financial Manager (CFO)** in a MNC



From <https://marketbusinessnews.com/financial-glossary/commercial-bank/>



From <https://marketbusinessnews.com/financial-glossary/investment-bank/>

What to expect as a finance major?



Goals and Core Abilities

- Prepare students for **finance careers**
 - in the global financial service industry, or
 - in the finance department of a MNC
- Students will buildup **core abilities** in
 - basic concept and professional knowledge in the financial system, corporate finance, investment, and risk management in a global prospect
 - ability to apply statistics and quantitative tools to analyze finance issues
 - communication skill and language ability

Curriculum Design

- Required courses
- Finance courses
- Tools for analyzing financial issues
- Communication Basics

學年 Academic Year 學期 Semester 科目 Subject	第二學年 Second Academic Year		第三學年 Third Academic Year	
	上1 st	下2 nd	上1 st	下2 nd
Concentration Subject 課程科目 (27) International Finance Concentration 國際財務金融學程	解讀財金新聞 CM239 (3) Financial News Guide	公司理財 CM223 (3) Corporate Finance	財務報表分析 CM325 (3) Financial Statement Analysis	衍生性金融商品 CM327 (3) Derivative Securities
	總體經濟學 CM218 (3) Macroeconomics	投資學 CM222 (3) Investment	金融市場與機構 CM324 (3) Financial Market and Institution	投資組合與證券分析 CM331 (3) Portfolio and Security Analysis
	中級會計學(一) CM220(3) Intermediate Accounting(I)	中級會計學(二) CM221(3) Intermediate Accounting(II)	國際金融 CM318 (3) International Finance	商用英語與簡報技巧 CM441 (3) English for Business Professionals & Presentation Skill
		國際財務管理 CM321 (3) International Financial Management	財務軟體應用 CM449 (3) Financial Packages and Applications	
			多元文化講座 CM426 (3) Seminar in Multi-culturalism	

說明: 課程十五選九

主修必修: 公司理財、投資學、國際財務管理、衍生性金融商品(終端學習課程)

For students major in International Finance Concentration, choose 9 courses out of 15 courses above at the least. Among the 9 courses, 6 courses “Corporate Finance”, “Intermediate Accounting (I)”, “Intermediate Accounting (II)”, “Investment”, “International Financial Management” and “Derivative Securities” are required.

Professional Licenses

Employment Preparation

證券商高級業務人員
Senior Securities Specialist

投信投顧業務員
Investment trust and
consulting representative

衍生性金融商品銷售人員
Certification Test for Financial
Derivatives Sales Personnel

投資型保險商品業務員
Investment-orientated insurance
product representative

- **Financial Statement Analysis**
- **Financial Market and Institution**
- **Portfolio and Security Analysis**
- **Derivative Securities**
- **Investment**
- **Corporate Finance**
- **Financial Packages and Applications**

Professional Licenses

Advanced Level

證券投資分析人員
Certified Securities
Investment Analyst

Investment, Accounting Principle,
Intermediate Accounting, Financial
Statement Analysis, Derivative Securities,
Portfolio and Security Analysis, Financial
Market and Institution, **Macroeconomics**

特許金融分析師
Chartered Financial Analyst (CFA)

**Finance courses in EBBA program
+ other required finance courses in
BBA program**

理財規劃顧問
Certified Financial Planner (CFP)

金融風險管理師
Financial Risk Manager (FRM)

Investment, International Finance,
International Financial Management,
Statistics, Risk management,
Financial institution management,
Econometrics

Salary and Career Development for a Finance Major



The professional training in EBBA (finance) program gives you the essential and indispensable expertise for future employment in finance/banking industries.

銀行新進人員起薪

2023 銀行新進人員 正式聘任薪資水準 (月)

資料來源 銀行官網/招考簡章	合作 金庫	台灣 銀行	兆豐 銀行	第一 銀行	華南 銀行	彰化 銀行	台灣 企銀
一般金融人員	37,800	39,300	37,100	37,824	37,500	37,050	36,800
儲備菁英MA(碩)	50,700			52,369	46,000	49,500	45,800
理財人員(大學畢 二年經驗)	49,700				40,000		

104薪資情報：金融專業人員

平均月薪5.3萬，9.2個工作機會



各行業薪資與工作機會

職務 | 輸入職務或選類別

從事的職務種類

全部 管理與財經 行銷業務類 客服支援類 製造工程類 教育傳播類 其他專業類

每人工作機會/供需占比



有效樣本：541247 資料更新：2023年04月17日

金融業薪資高「最幸福」！ 過半員工年薪破百萬

2018/4/18

中天新聞、中時電子報

根據主計處統計，**整體金融業平均月薪8.6萬**，遠高於第二名的資訊及通訊傳播業，其它熱門產業如醫療保健及電子零組件製造，薪水也低於金融業**25%**。在台灣一片低薪的狀況下，金融業屢開出紅盤，也羨煞其他行業。



<http://tube.chinatimes.com/20180418002825-261416>

各業薪情概況

111年度

年度

111

類別

經常性薪資

總薪資

業別	薪資(元)	年增率(%)
金融及保險業	65,598	0.37
電力及燃氣供應業	64,695	0.68
出版、影音製作、傳播及資通訊服務業	64,035	3.08
專業、科學及技術服務業	56,177	3.29
醫療保健及社會工作服務業	55,223	3.21
運輸及倉儲業	46,995	3.61
礦業及土石採取業	43,531	2.86
不動產業	43,392	0.36
批發及零售業	43,022	2.52
製造業	42,191	3.33
營建工程業	41,389	1.63

年度

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類別

經常性薪資

總薪資

業別	薪資(元)	年增率(%)
金融及保險業	100,390	1.53
電力及燃氣供應業	95,603	2.11
出版、影音製作、傳播及資通訊服務業	79,142	4.70
專業、科學及技術服務業	67,728	3.44
醫療保健及社會工作服務業	66,543	3.94
運輸及倉儲業	62,232	8.08
製造業	60,451	5.18
礦業及土石採取業	58,625	4.50
不動產業	57,200	-0.23
批發及零售業	52,038	1.15
營建工程業	48,545	2.27

金控薪資比一比：金控史上首破**200萬元** 元大金加薪**25%**衝第一

15家金控**2021**年薪資福利比一比

金控	平均薪資 (萬元)	年增減%	平均福利費用 (萬元)	年增減%
元大金	204.3	25.65	231	24.26
中信金	190.2	21.1	210.2	16.39
國票金	184.6	21.13	207.2	23.41
開發金	165.8	16	193.3	17.44
兆豐金	153.9	1.25	209.1	2.90
合庫金	151.4	8.07	191	9.08
第一金	149.6	5.95	175.1	5.42
永豐金	145.1	11	170.4	10.08
華南金	139.8	13.02	171.4	11.08
台新金	133.3	4.88	156.5	6.10
玉山金	123.5	4.48	145.5	4.30
日盛金	119.9	18	139.1	18.38
新光金	108.3	4.84	124.6	4.53
富邦金	103.3	8	122.3	7.09
國泰金	101.4	0.8	116	0.43

Yahoo新聞 2022/04/06

葉憶如·Yahoo財經特派記者

<https://reurl.cc/8WdGqR>

- 整體金控**平均薪水約145萬**較三年前增加約**18萬元**
- 員工平均年薪**Top 3**:
 - 元大金**204.3萬**
 - 中信金**190.2萬**
 - 國票金**184.6萬**
- 薪資前五強唯一官股行庫
 - 兆豐金
- 獲利最賺前二名，員工平均薪資卻落後
 - 富邦金
 - 國泰金

旗下主體壽險業務員**人數眾多**，以**賺取佣金為主**，過去平均薪資就常倒數

Career Development of a Finance Major

Jobs in finance/banking areas

- Financial Manager in a MNC
- Accounting Firms
- Financial Service Industry
 - Commercial banks
 - Investment banks
 - Securities traders
 - Fund managers
 - Analysts and consultants
 - Insurance company

Expertise in Finance

- Certified Financial Planner(CFP) 理財規劃顧問
- Chartered Financial Analyst (CFA) 特許財務分析師
- Financial Risk Manager (FRM) 財務風險管理師

Advanced study

- MS-Finance Program at YZU
- Industrial Mentor Program
- Dual Degree Program
- Study overseas

Study Overseas

國際事務辦公室 <http://140.138.102.42/International/content.aspx?category=23>

碩士1+1雙聯學位 (Dual Degree)

YZU學士+國外碩士計畫 (銜接學位 Joint Degree)

YZU學士+國外學士雙聯計畫

交換學生 (Exchange Program)

Some Myths

- I need to have good math ability in this concentration?
- Finance is a tough concentration?



**Welcome to join the FINANCE FAMILY.
Thank You !**