

# Personal Financial Advisor Job Description

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## **Duties and Responsibilities:**

- Recommend to clients environmentally friendly investment necessary to achieve financial goals
- Organize seminars and workshops to educate clients on financial topics such as retirement plans
- Develop debt repayment plan to include payoff priorities and deadline
- Act as agents to disburse funds to creditors from client accounts
- Conduct assessments to determine client current income, expenditure, insurance coverage, and financial objectives
- Carry out market research to identify trends useful in proffering recommendations to clients
- Recommend and conduct sales of financial products such as bonds, stocks, and mutual funds
- Review client accounts to determine the need for changes in financial strategy
- Evaluate the assets, liabilities, and revenue stream of an organization to determine their net worth
- Contact client creditors to arrange a repayment plan agreeable to both parties
- Gather and analyze financial records such as insurance, pension, and bank account information
- Evaluate student information to determine if they are eligible for a financial aid program
- Proffer solutions to client financial issues or challenges
- Present investment reports and summary of financial documents to clients
- Help client make financial adjustments to economic, life, and environmental changes.

## **Personal Financial Advisor Requirements – Skills, Knowledge, and Abilities**

- **Education and Training:** To become a personal financial advisor, you require a Bachelor's degree in economics, finance, or accounting. Up to 4 years of experience is required in a financial planning field. Certifications from the Certified Financial Planner Board of Standards are also an added advantage. License is required to sell financial services such as insurance policies
- **Problem-solving Skill:** Personal financial advisors are able to proffer solutions effective in addressing client financial issues
- **Analytical Skill:** They are skilled in conducting research to identify trends useful in giving financial recommendations
- **Decision-making Skill:** They assist clients in taking key financial decisions.