

# Financial Examiners

SOC: 13-2061 • Career Profile Report

## ■ Key Facts

<b>\$90,400</b> Median Salary	<b>65,100</b> Employment	<b>+19.0%</b> Growth Rate
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## ■ Requirements & Salary Range

Education: Bachelor's degree

## ■ Automation Risk Assessment

**Medium Risk** - 38.0% probability of being automated in the next 10-20 years.  
This job has some routine elements but still requires human judgment and interaction.

## ■ Work-Life Balance

**7.1/10** - Good work-life balance

## ■ Personality Fit (RIASEC)

Higher scores indicate better personality fit for this career type.

Realistic	3.8/10	Investigative	7.2/10
Artistic	4.0/10	Social	6.6/10
Enterprising	8.2/10	Conventional	8.8/10

## ■ Top Skills Required

Analytical skills, Detail oriented, Math skills, Writing skills

### ✓ Strengths

- High Demand
- Flexible Work
- Continuous Learning

### ■ Challenges

- Burnout Risk
- Rapid Technological Change

## ■ What They Do

Financial Examiners ensure that financial institutions **operate legally, safely, and in compliance with laws and regulations**. They review balance sheets, evaluate risk management practices, and assess financial stability. Their work is critical in banking, insurance, and regulatory compliance.

This career is well suited for individuals who enjoy analyzing financial data, enforcing regulations, and assessing organizational risk.

## What Do Financial Examiners Do?

Financial examiners inspect financial institutions to ensure compliance and assess risk.

Common responsibilities include:

- Reviewing financial statements, balance sheets, and regulatory reports
- Evaluating the institution's risk management and internal controls
- Conducting audits and investigations of financial practices
- Advising management on compliance issues and corrective actions
- Preparing detailed reports for regulators or internal management
- Monitoring changes in laws, regulations, and financial policies
- Collaborating with auditors, accountants, and legal professionals

## Key Areas of Financial Examination

Financial examiners may specialize in specific sectors or functions:

- Banking Compliance: Reviewing commercial and retail banking operations
- Securities and Investment: Assessing investment firms and brokerage activities
- Insurance Regulation: Monitoring insurers for solvency and compliance
- Risk Assessment and Management: Evaluating financial risks and internal controls
- Regulatory Reporting: Ensuring accurate reporting to federal or state agencies

## Skills and Abilities Needed

Financial examiners combine analytical, financial, and regulatory knowledge.

### ***Core Professional Skills***

### ***Personal Qualities That Matter***

## Education and Career Pathway

This role typically requires formal education and professional experience:

- Bachelor's Degree: Finance, accounting, economics, or related fields
- On-the-Job Training or Internship: Practical experience in financial analysis or auditing
- Professional Certification (optional): CPA, CFA, or other relevant credentials
- Continuous Learning: Staying updated on financial laws, regulations, and industry standards

## Where Do Financial Examiners Work?

They are employed in organizations that regulate or manage financial operations:

- Banks and Credit Unions
- Insurance Companies
- Government Regulatory Agencies
- Investment and Securities Firms
- Consulting and Auditing Organizations

Work environments may include offices, financial institutions, or field visits to client locations.

## Is This Career Difficult?

This career requires analytical skills, attention to detail, and understanding complex regulations. Financial examiners must assess risk accurately, ensure compliance, and provide clear recommendations.

## Who Should Consider This Career?

This career may be a strong fit if you:

- Enjoy financial analysis and data interpretation
- Are detail-oriented and precise
- Have interest in regulations, compliance, and risk management
- Can communicate effectively with management and regulators
- Want a career that safeguards financial institutions and public trust

## How to Prepare Early

- Take courses in accounting, finance, economics, and business law
- Gain experience in auditing, accounting, or financial analysis
- Explore internships with banks, insurance companies, or regulatory agencies
- Develop analytical, problem-solving, and report-writing skills
- Stay informed on changes in financial regulations and compliance practices

**Financial examiners protect the integrity of financial institutions by ensuring compliance, managing risk, and supporting the stability of the financial system.**