

# REAL ESTATE, FINANCE, AND INSURANCE SECTOR GUIDE



2020

North Central Workforce Development Area

*Funded by Workforce Solutions for North Central Pennsylvania and the PA Department of Labor and Industry.*

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## *Introduction to the Sector Guide*

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The Career Pathways Sector Guides are designed to provide information about career pathways in the North Central Workforce Development Area in Pennsylvania. Each guide presents information that will benefit workforce development professionals, businesses, and job seekers.

### **Introduction to Career Pathways**

This section of the Sector Guide introduces you to career pathways. The information in this section will inform you about why career pathways are important and how the concept can be beneficial to businesses and job seekers. Information in this section can be shared with clients to help them get a better understanding of why we promote pathways.

### **Sector Description**

The sector descriptions provide a brief overview of the sector that the guide presents. Sector descriptions include information from Pennsylvania's Center for Workforce Information and Analysis <https://www.workstats.dli.pa.gov/Pages/default.aspx> that helps to give a snapshot of the sector as well as general information about education and experience levels associated with jobs in the sector and the types of businesses that employ in the sector.

Use the information in this section of the guide to share general information with job seekers, as more detailed information is provided throughout the guide.

### **Career Pathways Maps**

The jobs illustrated on the career pathway maps were identified using the North Central High Priority Occupations list. Information about the jobs was gathered through research using multiple sources to identify the salary, education required, and related occupations. Additionally, industry specific websites that contain career maps were used to inform the career map development. Most of the maps start with an entry-level job that requires less than a 2-year degree and demonstrate the ability to move up

the pathway by on the job training and work experience or through additional formal education and training.

Some occupations occur in multiple sectors and therefore may create a slightly different map for each sector. For example, janitors and cleaners are in manufacturing, healthcare, education, and hospitality. A worker who starts as a janitor and cleaner in education may move into maintenance and may possess the skills to move into a technical teaching role or departmental supervisory role within a school district or university. A janitor in manufacturing might be less likely to leave the sector to move into education and training of maintenance personnel. Technology and transportation related occupations are others that cross over many sectors and may look a little different.

Notice that some pathways seem to start at a higher “entry-level” than others. These would be appropriate for individuals that may have had some technical training while in high school or chose to do training before entering or reentering the workforce. These maps are also appropriate for places of employment that bring everyone in as a “general worker”, and in order to move up, an individual has to get a specialized training and compare multiple options/maps to make that decision.

These maps can be used with job seekers who are currently employed or choosing a career path. While these maps are general for the sector, they provide information about expected training, experience, and skills needed to move along a career path. This example illustrates the information that you will find about each job on every map.

**Occupation:** First-Line Supervisors of Mechanics, Installers, and Repairers (49-1011)

**Education:** postsecondary certificate and/or associate’s degree

**Training:** postsecondary education

**Skills:** understands process and product or service, demonstrates self-management strategies, lifelong learning

**Salary Range:** \$25.50-46/hour

Use this information to assist job seekers with career exploration, career planning, and goal setting. It is important to review each map carefully to understand the requirements needed on all steps of the

career path. Each map shows potential opportunities for advancement that may be achieved through additional education and training and experience on-the-job. Additional ways to use career pathways maps can be found at *20 Ways to Use Career Pathways Maps* at <http://www.paadultedresources.org/wp-content/uploads/2017/02/20-ways-to-use-career-pathway-maps-12-18-17.pdf>.

## **Job Descriptions**

The job descriptions in the guide provide details of every job that is mentioned in each of the career pathways maps. Information from O\*NET Online <https://www.onetonline.org/> was used to inform the descriptions. Another key component of the job descriptions is the *Sample of reported job titles*. These job titles are important because they are examples that employers might use for the same job. For example, an *energy auditor* at ABC Company might have the job title of *Building Performance Specialist* at DEF Company even though they do essentially the same kind of work.

Job descriptions are helpful for job seekers to get a clearer understanding of the jobs in isolation. More importantly, the descriptions help to provide clarity on how a career pathway builds on the skills and knowledge, and abilities of the jobs on the pathways. Use the information in this section to discuss the general qualifications of the job and the alternative names associated with the work that the job requires. Each job's description includes a citation and reference in the bibliography that can easily be accessed to provide additional information about the job. Use the references to assist job seekers in further career exploration when making decisions about any career path.

## **Foundation Skills Framework**

Selected jobs in this section of the guide are aligned to specific workforce preparation skills detailed in the Foundation Skills Framework (FSF). The FSF is a tool developed by workforce development professionals that identifies skills, competencies, and tasks that individuals need to master to get a job, keep a job, and advance in a job.

The jobs in this section are primarily the entry level jobs identified on each map in the guide. Top *skills* for each job that are identified on O\*NET Online were aligned to the FSF and can be used to help job seekers get an understanding of the workforce preparation skills that they will need for a particular job.

While this section provides examples of the workforce preparation skills for some of the jobs in the sector, additional research can be completed for any of the jobs on the pathways. Encourage job seekers to review the skills needed for their jobs of interest and compare them to the FSF. Additional FSF resources, including an assessment and competency lists can be found at <https://www.paadultedresources.org/foundation-skills-framework/>.

## **Bibliography**

This final section of the guide is the bibliography. The bibliography provides a listing of all of the resources that were used to research the information in the guide and can be used to conduct further research on the sector or career pathways.

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## *Introduction to Career Pathways*

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The Workforce Innovation and Opportunity Act (WIOA) moved career pathways from just a good idea to a mandatory component of workforce development programming. While providing a comprehensive definition of and for career pathways, WIOA does little to describe the “how to” for this strategy. From the development of customized mapping tools for employers to integrated education and training programs for customers who are determined basic skills deficient, career pathways strategies are customized to the local labor market.

At a minimum, career pathways strategies for job seekers need to include opportunities to explore careers and occupations that fall within high priority occupation sectors, develop a career pathway plan that includes charting specific and realistic goals, and learn about and practice key employability skills. A concrete plan with established goals and steps to follow can offer guidance and structure to job seekers’ employment goals. This plan may include, for example, obtaining work while exploring careers, identifying and enrolling in educational or training opportunities, identifying, researching, and preparing for occupations so that they may be ready to begin the job search process immediately.

Workforce development professionals can use the information associated with career pathways to further develop opportunities for job seekers to enter a career path rather than just getting a job. To do this; however, career pathways strategies need to be recognized and embraced by workforce development professionals in order to coordinate service delivery so that individuals can become aware of opportunities and have access to what they need to move along a pathway.

While this guide presents the “nuts and bolts” of career pathways, professionals will need to work together to develop strategies to assist job seekers to move along these paths. Which of the illustrated pathways are most essential to the region? How can workforce development professionals work together to promote these essential pathways? What can we do to include postsecondary education and training partners to assist in these career pathways strategies? How can we include Title II adult education into our strategies? There are answers to all these questions when we work together with career pathways innovations.

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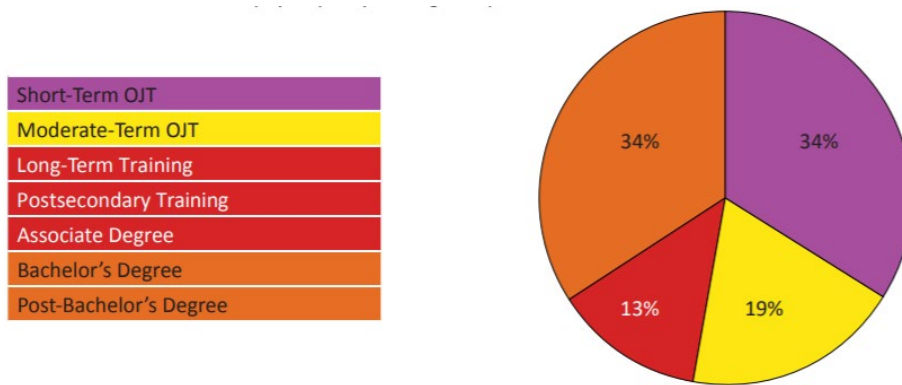
### Sector Description

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The Center for Workforce Information and Analysis states:

The Real Estate, Finance and Insurance (REFI) cluster contains all industries related to the purchase and sale of tangible and non-tangible assets. Included in the cluster are consumer lending, commodity contracts brokerage, direct property & casualty insurers, residential property managers and credit bureaus.

This graph illustrates the minimum educational attainment levels for jobs found in this cluster's various industries. Somewhat surprisingly, approximately 53 percent of REFI jobs require less than one year of on-the-job training to enter employment. However, these jobs do pay substantially less than the jobs in the cluster which require more formal education.



Along with Business Services, this cluster has a lot of pay disparity among occupations. The outlook within the finance industry is mixed. Jobs in accounting are expected to grow faster than average, while banking jobs will grow more slowly (McGraw, 2012). Although the REFI cluster has many different occupations and growth predictions are mixed, this sector does provide opportunities for entrepreneurship. The *PY 2017-2020 WIOA Multi-Year Local Area Plan* for the North Central Workforce Development Region describes the long standing collaborative relationship between North Central Workforce Development System staff, Clarion University Small Business Development Center, and the local Community and Economic Development System board to provide training for Self-Employment.



Entrepreneurial skills training and microenterprise services provide the basics of starting and operating a small business. Some examples of such skill development include, but are not limited to, the following abilities:

- Taking initiative;
  - Creatively seeking out and identifying business opportunities;
  - Developing budgets and forecasting resource needs;
  - Developing a customer-centered environment;
  - Understanding various options for acquiring capital and the tradeoffs associated with each option;
- and
- Communicating effectively and marketing oneself and one's ideas.

The Center for Workforce Information and Analysis identifies the following top industries, which may help guide jobseekers and potential entrepreneurs in determining if the REFI sector is a good fit for them:

#### Top Industries Based on Employment

- Commercial Banking
- Insurance Agencies & Brokerages
- Portfolio Management
- Direct Property & Casualty Insurers
- Offices of Certified Public Accountants
- Third Party Administration of Insurance Funds
- Lessors of Residential Buildings
- Credit Unions
- Residential Property Managers
- Offices Of Real Estate Agents & Brokers
- Other Accounting Services
- Savings Institutions
- Securities Brokerage
- Investment Advice
- Real Estate Credit
- All Other Insurance Related Activities
- Lessors of Nonresidential Buildings
- Collection Agencies
- Consumer Lending
- Title Abstract & Settlement Offices

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## *Career Pathways Maps*

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# Real Estate, Finance, and Insurance- Meeting, Convention, and Event Planners

Additional training and education



**Occupation:** Market Research Analysts and Marketing Specialists (13-1161)

**Education:** bachelor's degree or higher

**Training:** on-the-job and/or vocational training

**Skills:** observes critically, lifelong learning, applies mathematical concepts and operations

**Salary Range:** \$40-60/hour

**Occupation:** Marketing Managers (11-2021)

**Education:** bachelor's degree

**Training:** long-term on-the-job and/or vocational training

**Skills:** demonstrates self-management strategies, solves problems, demonstrates effective interpersonal relations

**Salary Range:** \$40-55/hour

**Occupation:** Advertising and Promotions Managers (11-2011)

**Education:** bachelor's degree

**Training:** vocational training

**Skills:** makes decisions, solves problems, observes critically

**Salary Range:** \$25-60/hour

**Occupation:** Meeting, Convention, and Event Planners (13-1121)

**Education:** some college or bachelor's degree

**Training:** on-the-job or vocational training

**Skills:** reads with understanding, speaks clearly and concisely, locates and uses resources

**Salary Range:** \$16-21/hour

2019 HPO list retrieved from <https://www.workstats.dli.pa.gov/Products/HPOs/Pages/default.aspx>

McGraw-Hill. (2012). McGraw-Hill workforce career companion: finance. Bothell, WA: McGraw-Hill Education.

U.S. Department of Labor, Employment and Training Administration. (2019). O\*NET OnLine. National Center for O\*NET Development. Retrieved from <https://www.onetonline.org/>

# Real Estate, Finance, and Insurance- Office Clerks

Additional training and education



**Occupation:** Human Resources Specialists (13-1071)  
**Education:** bachelor's degree  
**Training:** on-the-job and/or vocational training  
**Skills:** understands finances, lifelong learning, demonstrates effective interpersonal relations  
**Salary Range:** \$18.50-30/hour

**Occupation:** First-Line Supervisors of Office and Administrative Support Workers (43-1011)  
**Education:** bachelor's degree  
**Training:** long-term on-the-job and/or vocational training  
**Skills:** demonstrates self-management strategies, solves problems, works within organizational structure and culture  
**Salary Range:** \$17-27/hour

**Occupation:** Office Clerks, General (43-9061)  
**Education:** high school diploma or equivalent  
**Training:** short-term on-the-job training  
**Skills:** reads with understanding, writes clearly and concisely, speaks clearly and concisely  
**Salary Range:** \$9.50-16/hour

**Occupation:** Receptionists and Information Clerks (43-4171)  
**Education:** high school diploma or equivalent  
**Training:** short-term on-the-job training  
**Skills:** reads with understanding, speaks clearly and concisely, locates and uses resources  
**Salary Range:** \$9-13.25/hour

2019 HPO list retrieved from <https://www.workstats.dli.pa.gov/Products/HPOs/Pages/default.aspx>

McGraw-Hill. (2012). McGraw-Hill workforce career companion: finance. Bothell, WA: McGraw-Hill Education.

U.S. Department of Labor, Employment and Training Administration. (2019). O\*NET OnLine. National Center for O\*NET Development. Retrieved from <https://www.onetonline.org/>

# Real Estate, Finance, and Insurance-

## Property, Real Estate, and Community Association Managers

Additional training and education



**Occupation:** Claims Examiners, Property and Casualty Insurance (13-1031)

**Education:** bachelor's degree

**Training:** vocational training

**Skills:** demonstrates self-management strategies, makes decisions, lifelong learning skills

**Salary Range:** \$19-31/hour

**Occupation:** Insurance Adjusters, Examiners, and Investigators (41-3031.02)

**Education:** bachelor's degree

**Training:** vocational training

**Skills:** understands finances, applies mathematical concepts and operations, observes critically

**Salary Range:** \$19-31/hour

**Occupation:** Insurance Sales Agents (41-3021)

**Education:** associate's degree or higher

**Training:** on-the-job and/or vocational training

**Skills:** demonstrates self-management strategies, makes decisions, speaks clearly and concisely

**Salary Range:** \$15.25-28.50/hour

**Occupation:** Property, Real Estate, and Community Association Managers (11-9141)

**Education:** associate's degree or higher

**Training:** on-the-job and/or vocational training

**Skills:** reads with understanding, listens with understanding, speaks clearly and concisely

**Salary Range:** \$19-26/hour

# Real Estate, Finance, and Insurance-

## Real Estate Broker

Additional training and education



**Occupation:** Real Estate Brokers (41-9021)

**Education:** bachelor's degree

**Training:** long-term on-the-job and/or vocational training

**Skills:** demonstrates self-management strategies, solves problems, works within organizational structure and culture

**Salary Range:** \$17-28/hour

**Occupation:** Real Estate Sales Agents (41-9022)

**Education:** high school diploma or equivalent and some postsecondary training

**Training:** short-term on-the-job training and specialty certifications

**Skills:** listens with understanding, understands finances, demonstrates effective interpersonal relations.

**Salary Range:** \$17.50-35/hour

**Occupation:** Executive Secretaries and Executive Administrative Assistants (43-6011)

**Education:** associate's degree

**Training:** short-term on-the-job and/or vocational training

**Skills:** demonstrates self-management strategies, writes clearly and concisely, speaks clearly and concisely

**Salary Range:** \$17-27/hour

**Occupation:** Office Clerks, General (43-9061)

**Education:** high school diploma or equivalent

**Training:** short-term on-the-job training

**Skills:** reads with understanding, writes clearly and concisely, speaks clearly and concisely

**Salary Range:** \$9.50-16/hour

2019 HPO list retrieved from <https://www.workstats.dli.pa.gov/Products/HPOs/Pages/default.aspx>

McGraw-Hill. (2012). McGraw-Hill workforce career companion: finance. Bothell, WA: McGraw-Hill Education.

U.S. Department of Labor, Employment and Training Administration. (2019). O\*NET OnLine. National Center for O\*NET Development. Retrieved from <https://www.onetonline.org/>

# Real Estate, Finance, and Insurance- Retail Salespersons

Additional training and education



**Occupation:** Sales Managers (11-2022)

**Education:** bachelor's degree

**Training:** long-term on-the-job and/or vocational training

**Skills:** demonstrates self-management strategies, solves problems, lifelong learning skills

**Salary Range:** \$34-67/hour

**Occupation:** Sales Agents, Financial Services (41-3031.02)

**Education:** high school diploma or equivalent and/or some college

**Training:** on-the-job and/or vocational training

**Skills:** understands finances, applies mathematical concepts and operations, observes critically

**Salary Range:** \$16.50-29/hour

**Occupation:** Insurance Sales Agents (41-3021)

**Education:** associate's degree or higher

**Training:** on-the-job and/or vocational training

**Skills:** demonstrates self-management strategies, makes decisions, speaks clearly and concisely

**Salary Range:** \$15.25-28.50/hour

**Occupation:** Retail Salespersons (41-2031)

**Education:** high school diploma or equivalent

**Training:** short-term on-the-job training

**Skills:** demonstrates effective interpersonal skills, listens with understanding, speaks clearly and concisely

**Salary Range:** \$8-11/hour

2019 HPO list retrieved from <https://www.workstats.dli.pa.gov/Products/HPOs/Pages/default.aspx>

McGraw-Hill. (2012). McGraw-Hill workforce career companion: finance. Bothell, WA: McGraw-Hill Education.

U.S. Department of Labor, Employment and Training Administration. (2019). O\*NET OnLine. National Center for O\*NET Development. Retrieved from <https://www.onetonline.org/>

# Real Estate, Finance, and Insurance-

## Secretaries and Administrative Assistants, Except Legal, Medical, and Executive

Additional training and education



**Occupation:** First-Line Supervisors of Office and Administrative Support Workers (43-1011)  
**Education:** bachelor's degree  
**Training:** long-term on-the-job and/or vocational training  
**Skills:** demonstrates self-management strategies, solves problems, works within organizational structure and culture  
**Salary Range:** \$17-28/hour

**Occupation:** Executive Secretaries and Executive Administrative Assistants (43-6011)  
**Education:** associate's degree  
**Training:** short-term on-the-job and/or vocational training  
**Skills:** demonstrates self-management strategies, writes clearly and concisely, speaks clearly and concisely  
**Salary Range:** \$17-27/hour

**Occupation:** Bookkeeping, Accounting, and Auditing Clerks (43-3031)  
**Education:** high school diploma or equivalent and/or some college  
**Training:** on-the-job and/or vocational training  
**Skills:** understands finances, applies mathematical concepts and operations, observes critically  
**Salary Range:** \$11-18.75/hour

**Occupation:** Secretaries and Administrative Assistants, Except Legal, Medical, and Executive (43-6014)  
**Education:** high school diploma or equivalent and/or some college  
**Training:** short-term on-the-job training  
**Skills:** demonstrates effective interpersonal skills, uses technology, speaks clearly and concisely  
**Salary Range:** \$10.50-16.75/hour

2019 HPO list retrieved from <https://www.workstats.dli.pa.gov/Products/HPOs/Pages/default.aspx>

McGraw-Hill. (2012). McGraw-Hill workforce career companion: finance. Bothell, WA: McGraw-Hill Education.

U.S. Department of Labor, Employment and Training Administration. (2019). O\*NET OnLine. National Center for O\*NET Development. Retrieved from <https://www.onetonline.org/>



# Real Estate, Finance, and Insurance- Tellers

Additional training and education

**Occupation:** Loan Officers (13-2072)  
**Education:** bachelor's degree  
**Training:** on-the-job and/or vocational training  
**Skills:** understands finances, solves problems, makes decisions  
**Salary Range:** \$16.50-28.50/hour

**Occupation:** Bill and Account Collectors (43-3011)  
**Education:** high school diploma or equivalent and/or some college  
**Training:** short-term on-the-job training  
**Skills:** understands finances, works within organizational structure and culture, uses technology  
**Salary Range:** \$11.50-18/hour

**Occupation:** Loan Interviewers and Clerks (43-4131)  
**Education:** high school diploma or equivalent and/or some college  
**Training:** long-term on-the-job and/or vocational training  
**Skills:** demonstrates self-management strategies, solves problems, uses technology  
**Salary Range:** \$11-16.50/hour

**Occupation:** Tellers (43-4171)  
**Education:** high school diploma or equivalent  
**Training:** short-term on-the-job training  
**Skills:** understands mathematical concepts and operations, speaks clearly and concisely, observes critically  
**Salary Range:** \$10.50-13.75/hour



### **Advertising and Promotions Managers**

Plan, direct, or coordinate advertising policies and programs or produce collateral materials, such as posters, contests, coupons, or give-aways, to create extra interest in the purchase of a product or service for a department, an entire organization, or on an account basis.

*Sample of reported job titles:* Account Executive, Advertising Manager (Ad Manager), Advertising Sales Manager, Classified Advertising Manager, Communications Director, Communications Manager, Creative Services Director, Marketing and Promotions Manager, Promotions Director, Promotions Manager (U.S. Department of Labor, O\*NET, Advertising and Promotions Manager, 2020a)

### **Bill and Account Collectors**

Locate and notify customers of delinquent accounts by mail, telephone, or personal visit to solicit payment. Duties include receiving payment and posting amount to customer's account; preparing statements to credit department if customer fails to respond; initiating repossession proceedings or service disconnection; and keeping records of collection and status of accounts.

*Sample of reported job titles:* Account Representative, Accounts Receivable Specialist (AR Specialist), Collection Agent, Collection Specialist, Collector, Credit Clerk, Debt Collector, Patient Access Specialist, Patient Account Representative, Telephone Collector (U.S. Department of Labor, O\*NET, Bill and Account Collectors, 2020b)

### **Bookkeeping, Accounting, and Auditing Clerks**

Compute, classify, and record numerical data to keep financial records complete. Perform any combination of routine calculating, posting, and verifying duties to obtain primary financial data for use in maintaining accounting records. May also check the accuracy of figures, calculations, and postings pertaining to business transactions recorded by other workers.

*Sample of reported job titles:* Account Clerk, Accounting Assistant, Accounting Associate, Accounting Clerk, Accounting Specialist, Accounting Technician, Accounts Payable Clerk, Accounts Payable Specialist, Accounts Payables Clerk, Accounts Receivable Clerk (U.S. Department of Labor, O\*NET, Bookkeeping, Accounting, and Auditing Clerks, 2020c)

## **Brokerage Clerks**

Perform duties related to the purchase, sale or holding of securities. Duties include writing orders for stock purchases or sales, computing transfer taxes, verifying stock transactions, accepting and delivering securities, tracking stock price fluctuations, computing equity, distributing dividends, and keeping records of daily transactions and holdings.

*Sample of reported job titles:* Account Administrator, Client Associate, Client Service Associate, Operations Clerk, Operations Coordinator, Registered Account Administrator, Registered Sales Assistant, Sales Assistant, Sales Trader, Trading Assistant (U.S. Department of Labor, O\*NET, Brokerage Clerks, 2020d)

## **Claims Examiners, Property and Casualty Insurance**

Review settled insurance claims to determine that payments and settlements have been made in accordance with company practices and procedures. Report overpayments, underpayments, and other irregularities. Confer with legal counsel on claims requiring litigation.

*Sample of reported job titles:* Claims Adjuster, Claims Analyst, Claims Examiner, Claims Manager, Claims Representative, Claims Specialist, Claims Supervisor, Corporate Claims Examiner, Customer Care Specialist, Home Office Claim Specialist (U.S. Department of Labor, O\*NET, Claims Examiners, Property and Casualty Insurance, 2020e)

## **Executive Secretaries and Executive Administrative Assistants**

Provide high-level administrative support by conducting research, preparing statistical reports, handling information requests, and performing clerical functions such as preparing correspondence, receiving visitors, arranging conference calls, and scheduling meetings. May also train and supervise lower-level clerical staff.

*Sample of reported job titles:* Administrative Aide, Administrative Assistant, Administrative Associate, Administrative Coordinator, Administrative Secretary, Administrative Specialist, Executive Administrative Assistant, Executive Assistant, Executive Secretary, Office Assistant (U.S. Department of Labor, O\*NET, Executive Secretaries and Executive Administrative Assistants, 2020f)

### **First-Line Supervisors of Office and Administrative Support Workers**

Directly supervise and coordinate the activities of clerical and administrative support workers.

*Sample of reported job titles:* Accounting Manager, Accounts Payable Supervisor, Accounts Receivable Manager, Administrative Supervisor, Customer Service Manager, Customer Service Supervisor, Office Coordinator, Office Manager, Office Supervisor, Staff Services Manager (U.S. Department of Labor, O\*NET, First-Line Supervisors of Office and Administrative Support Workers, 2020g)

### **Human Resources Specialists**

Perform activities in the human resource area. Includes employment specialists who screen, recruit, interview, and place workers.

*Sample of reported job titles:* Corporate Recruiter, Employment Representative, HR Analyst (Human Resources Analyst), HR Coordinator (Human Resources Coordinator), HR Generalist (Human Resources Generalist), Human Resources Representative (HR Rep), Human Resources Specialist (HR Specialist), Personnel Analyst, Personnel Officer, Recruiter (U.S. Department of Labor, O\*NET, Human Resource Specialists, 2020h)

### **Insurance Adjusters, Examiners, and Investigators**

Investigate, analyze, and determine the extent of insurance company's liability concerning personal, casualty, or property loss or damages, and attempt to effect settlement with claimants. Correspond with or interview medical specialists, agents, witnesses, or claimants to compile information. Calculate benefit payments and approve payment of claims within a certain monetary limit.

*Sample of reported job titles:* Adjuster, Claim Representative, Claims Adjuster, Claims Analyst, Claims Examiner, Claims Representative, Claims Specialist, General Adjuster, Insurance Adjuster, Litigation Claim Representative (U.S. Department of Labor, O\*NET, Insurance Adjusters, Examiners, and Investigators, 2020i)

### **Insurance Sales Agents**

Sell life, property, casualty, health, automotive, or other types of insurance. May refer clients to independent brokers, work as an independent broker, or be employed by an insurance company.

*Sample of reported job titles:* Account Executive, Account Manager, Accounts Executive, Insurance Agent, Insurance Broker, Insurance Sales Agent, Sales Agent, Sales Associate, Sales Representative, Underwriting Sales Representative (U.S. Department of Labor, O\*NET, Insurance Sales Agents, 2020j)

### **Loan Interviewers and Clerks**

Interview loan applicants to elicit information; investigate applicants' backgrounds and verify references; prepare loan request papers; and forward findings, reports, and documents to appraisal department. Review loan papers to ensure completeness, and complete transactions between loan establishment, borrowers, and sellers upon approval of loan.

*Sample of reported job titles:* Closer, Licensed Loan Officer Assistant, Loan Analyst, Loan Clerk, Loan Closer, Loan Originator, Loan Processor, Mortgage Broker, Mortgage Loan Processor, Mortgage Processor (U.S. Department of Labor, O\*NET, Loan Interviewers and Clerks, 2020k)

### **Loan Officers**

Evaluate, authorize, or recommend approval of commercial, real estate, or credit loans. Advise borrowers on financial status and payment methods. Includes mortgage loan officers and agents, collection analysts, loan servicing officers, and loan underwriters.

*Sample of reported job titles:* Business Banking Officer, Commercial Banker, Commercial Loan Officer, Corporate Banking Officer, Loan Officer, Mortgage Loan Officer, Mortgage Loan Originator, Portfolio Manager, Relationship Manager (U.S. Department of Labor, O\*NET, Loan Officers, 2020l)

### **Market Research Analysts and Marketing Specialists**

Research market conditions in local, regional, or national areas, or gather information to determine potential sales of a product or service, or create a marketing campaign. May gather information on competitors, prices, sales, and methods of marketing and distribution.

*Sample of reported job titles:* Business Development Specialist, Client Service and Consulting Manager, Communications Specialist, Demographic Analyst, Market Analyst, Market Research Analyst, Market Research Consultant, Market Research Specialist, Market Researcher, Marketing Research Coordinator (U.S. Department of Labor, O\*NET, Market Research Analysts and Marketing Specialists, 2020m)

## **Marketing Managers**

Plan, direct, or coordinate marketing policies and programs, such as determining the demand for products and services offered by a firm and its competitors, and identify potential customers. Develop pricing strategies with the goal of maximizing the firm's profits or share of the market while ensuring the firm's customers are satisfied. Oversee product development or monitor trends that indicate the need for new products and services.

*Sample of reported job titles:* Account Supervisor, Brand Manager, Business Development Director, Business Development Manager, Commercial Lines Manager, Market Development Executive, Marketing Coordinator, Marketing Director, Marketing Manager, Product Manager (U.S. Department of Labor, O\*NET, Marketing Managers, 2020n)

## **Meeting, Convention, and Event Planners**

Coordinate activities of staff, convention personnel, or clients to make arrangements for group meetings, events, or conventions.

*Sample of reported job titles:* Catering Director, Conference Planner, Conference Planning Manager, Conference Services Director, Conference Services Manager, Convention Services Director, Convention Services Manager (CSM), Event Coordinator, Events Manager, Special Events Coordinator (U.S. Department of Labor, O\*NET, Meeting, Convention, and Events Planner, 2020o)

## **Office Clerks, General**

Perform duties too varied and diverse to be classified in any specific office clerical occupation, requiring knowledge of office systems and procedures. Clerical duties may be assigned in accordance with the office procedures of individual establishments and may include a combination of answering telephones, bookkeeping, typing or word processing, stenography, office machine operation, and filing.

*Sample of reported job titles:* Administrative Clerk (Admin Clerk), Clerical Aide, Clerical Assistant, Clerk, General Clerk, Office Assistant, Office Clerk, Office Coordinator, Office Services Specialist, Office Support Assistant (U.S. Department of Labor, O\*NET, Office Clerks, General, 2020p)

### **Paralegals and Legal Assistants**

Assist lawyers by investigating facts, preparing legal documents, or researching legal precedent. Conduct research to support a legal proceeding, to formulate a defense, or to initiate legal action.

*Sample of reported job titles:* Certified Paralegal, Corporate Law Assistant, Law Associate, Legal Analyst, Legal Assistant, Litigation Paralegal, Paralegal, Paralegal Assistant, Paralegal Specialist, Real Estate Paralegal (U.S. Department of Labor, O\*NET, Paralegals and Legal Assistants, 2020q)

### **Property, Real Estate, and Community Association Managers**

Plan, direct, or coordinate the selling, buying, leasing, or governance activities of commercial, industrial, or residential real estate properties. Includes managers of homeowner and condominium associations, rented or leased housing units, buildings, or land (including rights-of-way).

*Sample of reported job titles:* Apartment Manager, Commercial Property Services Coordinator, Community Manager, Condominium Association Property Manager, Consulting Property Manager, Lease Administration Supervisor, Leasing Manager, On Site Property Manager, Property Manager, Resident Manager (U.S. Department of Labor, O\*NET, Property, Real Estate, and Community Association Managers, 2020r)

### **Real Estate Brokers**

Operate real estate office, or work for commercial real estate firm, overseeing real estate transactions. Other duties usually include selling real estate or renting properties and arranging loans.

*Sample of reported job titles:* Broker, Broker Assistant, Broker Associate, Designated Broker, Managing Broker, Real Estate Associate, Real Estate Broker, Real Estate Sales Associate, Realtor, Supervising Broker (U.S. Department of Labor, O\*NET, Real Estate Brokers, 2020s)

### **Real Estate Sales Agents**

Rent, buy, or sell property for clients. Perform duties, such as study property listings, interview prospective clients, accompany clients to property site, discuss conditions of sale, and draw up real estate contracts. Includes agents who represent buyer.

*Sample of reported job titles:* Real Estate Agent, Real Estate Salesperson, Realtor, Realtor Associate, Sales Agent (U.S. Department of Labor, O\*NET, Real Estate Agents, 2020t)

### **Receptionists and Information Clerks**

Answer inquiries and provide information to the general public, customers, visitors, and other interested parties regarding activities conducted at establishment and location of departments, offices, and employees within the organization.

*Sample of reported job titles:* Clerk Specialist, Community Liaison, Front Desk Receptionist, Greeter, Member Service Representative, Office Assistant, Receptionist, Scheduler, Senior Receptionist, Unit Assistant (U.S. Department of Labor, O\*NET, Receptionists and Information Clerks, 2020u)

### **Retail Salespersons**

Sell merchandise, such as furniture, motor vehicles, appliances, or apparel to consumers.

*Sample of reported job titles:* Car Salesman, Clerk, Customer Assistant, Retail Salesperson, Sales Associate, Sales Clerk, Sales Consultant, Sales Person, Sales Representative, Salesman (U.S. Department of Labor, O\*NET, Retail Salespersons, 2020v)

### **Sales Agents, Financial Services**

Sell financial services, such as loan, tax, and securities counseling to customers of financial institutions and business establishments.

*Sample of reported job titles:* Client Manager, Financial Consultant, Financial Services Representative, Financial Specialist, Investment Officer, Personal Banker, Registered Representative, Relationship Banker, Relationship Manager, Select Banker (U.S. Department of Labor, O\*NET, Sales Agents, Financial Services, 2020w)

### **Sales Managers**

Sell financial services, such as loan, tax, and securities counseling to customers of financial institutions and business establishments.

*Sample of reported job titles:* Client Manager, Financial Consultant, Financial Services Representative, Financial Specialist, Investment Officer, Personal Banker, Registered Representative, Relationship Banker, Relationship Manager, Select Banker (U.S. Department of Labor, O\*NET, Sales Managers, 2020x)



### **Secretaries and Administrative Assistants, Except Legal, Medical, and Executive**

Perform routine clerical and administrative functions such as drafting correspondence, scheduling appointments, organizing and maintaining paper and electronic files, or providing information to callers.

*Sample of reported job titles:* Administrative Assistant (Admin Assistant), Administrative Clerk, Administrative Secretary (Admin Secretary), Administrative Specialist (Admin Specialist), Administrative Support Assistant (ASA), Administrative Technician, Department Secretary, Office Assistant, Secretary, Staff Assistant (U.S. Department of Labor, O\*NET, Secretaries and Administrative Assistants, Except Legal, Medical, and Executive, 2020y)

### **Tellers**

Receive and pay out money. Keep records of money and negotiable instruments involved in a financial institution's various transactions.

*Sample of reported job titles:* Account Representative, Bank Teller, Branch Operations Specialist, Customer Relationship Specialist, Customer Service Associate (CSA), Financial Services Representative (FSR), Member Services Representative, Personal Banking Representative, Roving Teller, Teller (U.S. Department of Labor, O\*NET, Tellers, 2020z)

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*Top Foundation Skills Required for Jobs in the  
Real Estate, Finance, and Insurance Sector*

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Using information from O\*NET job summaries, the following skills from the Foundation Skills Framework were identified as important skills for jobs in the Real Estate, Finance, and Insurance sector.

***Claims Examiners, Property and Casualty Insurance***

***Listens with Understanding***

Skills needed to comprehend, analyze, and interpret orally presented communications and directions on familiar and unfamiliar topics

***Reads with Understanding***

Skills needed to read and understand written work-related information, such as reading for various purposes - reading to complete a task, locate specific information, or critically analyze information

***Writes Clearly and Concisely***

Skills needed to communicate in writing work-related information and ideas for various audiences and purposes, such as to write accurate and complete messages, and complete documents or forms

***Solves Problems***

Critical, creative, and reflective thinking skills needed to identify problems, analyze and evaluate various solutions, implement solutions and monitor their effectiveness

***Speaks Clearly and Concisely***

Skills needed to express ideas and information orally in a clear and understandable manner while sustaining interest and attention

## ***First-Line Supervisors of Office and Administrative Support Workers***

### ***Makes Decisions***

Critical, creative, and reflective thinking skills needed to consider relevant facts and opinions, evaluate potential risks and benefits of various decisions, make a decision, and analyze its outcome

### ***Listens with Understanding***

Skills needed to comprehend, analyze, and interpret orally presented communications and directions on familiar and unfamiliar topics

### ***Reads with Understanding***

Skills needed to read and understand written work-related information, such as reading for various purposes - reading to complete a task, locate specific information, or critically analyze information

### ***Observes Critically***

Critical and reflective thinking and discrimination skills needed to notice, analyze, and respond to visual information, especially in irregular or unusual situations

### ***Speaks Clearly and Concisely***

Skills needed to express ideas and information orally in a clear and understandable manner while sustaining interest and attention

## ***Human Resources Specialists***

### ***Listens with Understanding***

Skills needed to comprehend, analyze, and interpret orally presented communications and directions on familiar and unfamiliar topics

### ***Reads with Understanding***

Skills needed to read and understand written work-related information, such as reading for various purposes - reading to complete a task, locate specific information, or critically analyze information

### ***Writes Clearly and Concisely***

Skills needed to communicate in writing work-related information and ideas for various audiences and purposes, such as to write accurate and complete messages, and complete documents or forms

### *Solves Problems*

Critical, creative, and reflective thinking skills needed to identify problems, analyze and evaluate various solutions, implement solutions and monitor their effectiveness

### *Speaks Clearly and Concisely*

Skills needed to express ideas and information orally in a clear and understandable manner while sustaining interest and attention

### **Loan Officers**

#### *Listens with Understanding*

Skills needed to comprehend, analyze, and interpret orally presented communications and directions on familiar and unfamiliar topics

#### *Reads with Understanding*

Skills needed to read and understand written work-related information, such as reading for various purposes - reading to complete a task, locate specific information, or critically analyze information

#### *Observes Critically*

Critical and reflective thinking and discrimination skills needed to notice, analyze, and respond to visual information, especially in irregular or unusual situations

#### *Speaks Clearly and Concisely*

Skills needed to express ideas and information orally in a clear and understandable manner while sustaining interest and attention

#### *Makes Decisions*

Critical, creative, and reflective thinking skills needed to consider relevant facts and opinions, evaluate potential risks and benefits of various decisions, make a decision, and analyze its outcome

### **Market Research Analysts and Marketing Specialists**

#### *Listens with Understanding*

Skills needed to comprehend, analyze, and interpret orally presented communications and directions on familiar and unfamiliar topics

#### *Reads with Understanding*

Skills needed to read and understand written work-related information, such as reading for various purposes - reading to complete a task, locate specific information, or critically analyze information

*Observes Critically*

Critical and reflective thinking and discrimination skills needed to notice, analyze, and respond to visual information, especially in irregular or unusual situations

*Writes Clearly and Concisely*

Skills needed to communicate in writing work-related information and ideas for various audiences and purposes, such as to write accurate and complete messages, and complete documents or forms

*Solves Problems*

Critical, creative, and reflective thinking skills needed to identify problems, analyze and evaluate various solutions, implement solutions and monitor their effectiveness

**Real Estate Brokers**

*Listens with Understanding*

Skills needed to comprehend, analyze, and interpret orally presented communications and directions on familiar and unfamiliar topics

*Reads with Understanding*

Skills needed to read and understand written work-related information, such as reading for various purposes - reading to complete a task, locate specific information, or critically analyze information

*Speaks Clearly and Concisely*

Skills needed to express ideas and information orally in a clear and understandable manner while sustaining interest and attention

*Observes Critically*

Critical and reflective thinking and discrimination skills needed to notice, analyze, and respond to visual information, especially in irregular or unusual situations

*Makes Decisions*

Critical, creative, and reflective thinking skills needed to consider relevant facts and opinions, evaluate potential risks and benefits of various decisions, make a decision, and analyze its outcome

## ***Sales Managers***

### *Listens with Understanding*

Skills needed to comprehend, analyze, and interpret orally presented communications and directions on familiar and unfamiliar topics

### *Reads with Understanding*

Skills needed to read and understand written work-related information, such as reading for various purposes - reading to complete a task, locate specific information, or critically analyze information

### *Speaks Clearly and Concisely*

Skills needed to express ideas and information orally in a clear and understandable manner while sustaining interest and attention

### *Solves Problems*

Critical, creative, and reflective thinking skills needed to identify problems, analyze and evaluate various solutions, implement solutions and monitor their effectiveness

### *Demonstrates Self-Management Strategies*

Skills and knowledge needed to understand how personal factors contribute to employability and how to manage time and tasks effectively.

*NOTE: All the information on pages 26-30 of this guide is taken verbatim from the Foundation Skills Framework Competency Lists (2016) accessed at [http://www.paadulthoodresources.org/wp-content/uploads/2016/05/FSF-competency\\_list-12-18-17.pdf](http://www.paadulthoodresources.org/wp-content/uploads/2016/05/FSF-competency_list-12-18-17.pdf)*

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