

YOU CAN NEVER GET ENOUGH OF CERTIFICATES AND LICENSES

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In an era of “Certification”, you can never own enough professional certificates and licenses. It is particularly true for students of Banking and Finance, where these papers decide whether they are employable or not. Therefore, it is not surprising that five of their students have multiple papers, exceeding their counterparts in other disciplines. Among them, Kang Pai-juan stands out instantly as she owns ten various certificates and licenses. At the moment, she is working on her 11th and 12th one on finance risk management (FRM) and finance analysis (CFA) respectively. Jiang Tai-jai, one of the five, is equally impressive with four papers and is working on his fifth, also a CFA as Kang. How did they manage to have so many professional qualifications in such a short span of time?

Kang, for instance, has used one year to attain all her qualifications ranging from commodity, to stock market, to portfolio management, and to life insurance. It has been tough, but for her, it was all worth it as she needs them to land on a good job. Her achievement has attracted some offers from cram schools that tempted her with attractive pay if she gives seminars on the skills of passing certification exams!

For Jiang Tai-jai and Wang Yun-ting, who took those exams for the same practical reason as Kang, but they also added the importance of interest behind their motive. They both see these qualification exams as killing two birds with one stone as they not only sustain their interest in banking and finance but also encourage them to study regularly, which will further enhance their knowledge in this area. Wang does not think exams held in Taiwan very difficult, but has full respect for international ones as they prove to be far more challenging.

Basically, there are three categories of qualification for banking and

finance: Insurance, Banking and Stock Market, under which there are smaller areas for people to specialize in. In other words, there is a wide range of variety out there for students to choose from based on their needs and interests. Most students feel the courses they take in their department have provided them with a sound basis for passing these tests yet, some feel that they need to find extra materials from other sources such as library and bookstores.

Professional knowledge aside, all three of them advice those who are preparing for similar exams not to ignore the importance of knowing English well, especially for international qualifications. Chang points out that when he was taking CFA, he had to cover 240 questions in English in six hours, so for those whose English is of particular weak, this time frame will be extremely debilitating. Finally, Kang suggests other students to take these tests during university years as professional papers are a must for future employment. If they do not do them now, they will be asked to take them after they have found a job anyway. She believes that it is better to be earlier than later in this case. For more information concerning these exams, please log on to <http://www.tabf.org.tw//tw> and <http://www.sfi.org.tw/newsfi/chinese.asp>. (~ Ying-hsueh Hu)