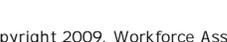




TORQ Analysis of Financial Examiners to Financial Analysts

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Financial Examiners	13-2061.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	Financial Analysts	13-2051.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

TORQ RESULTS												
Grand TORQ:												93
Ability TORQ				Skills TORQ				Knowledge TORQ				
Level				Level				Level				
		99				87				95		
Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add				
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt	
Selective Attention	42	1	50	Management of Financial Resources	77	28	70	Mathematics	74	5	76	
				Science	26	17	69	English Language	70	4	83	
				Judgment and Decision Making	72	12	85	Customer and Personal Service	52	4	79	
				Management of Material Resources	43	10	74					
				Operations Analysis	58	10	69					
				Active Learning	72	5	70					
				Active Listening	85	3	92					
LEVEL and IMPT (IMPORTANCE) refer to the Target Financial Analysts. GAP refers to level difference between Financial Examiners and Financial Analysts.												

ASK ANALYSIS			
Ability Level Comparison - Abilities with importance scores over 50			
Description	Financial Examiners	Financial Analysts	Importance
Written Comprehension	64 	62 	 78
Oral Comprehension	64 	59 	 75
Oral Expression	66 	60 	 75
Written Expression	60 	59 	 75
Deductive Reasoning	67 	62 	 72
Inductive Reasoning	62 	51 	 68
Near Vision	62 	59 	 65
Speech Clarity	50 	46 	 65

Problem Sensitivity	64	55	62
Number Facility	60	55	62
Speech Recognition	53	46	62
Mathematical Reasoning	53	53	59
Fluency of Ideas	55	46	53
Information Ordering	57	51	53
Category Flexibility	50	48	53
Flexibility of Closure	48	48	50
Selective Attention	41	42	50

Skill Level Comparison - Abilities with importance scores over 69

Description	Financial Examiners	Financial Analysts	Importance
Active Listening	82	85	92
Judgment and Decision Making	60	72	85
Management of Material Resources	33	43	74
Active Learning	67	72	70
Management of Financial Resources	49	77	70
Science	9	26	69
Operations Analysis	48	58	69

Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Financial Examiners	Financial Analysts	Importance
English Language	66	70	83
Customer and Personal Service	48	52	79
Mathematics	69	74	76

Experience & Education Comparison

Related Work Experience Comparison				Required Education Level Comparison		
Description	Financial Examiners	Financial Analysts		Description	Financial Examiners	Financial Analysts
10+ years	2%	16%		Doctoral	0%	0%
8-10 years	0%	1%		Professional Degree	2%	0%
6-8 years	0%	15%		Post-Masters Cert	0%	0%
4-6 years	29%	13%		Master's Degree	0%	15%
2-4 years	47%	38%		Post-Bachelor Cert	10%	0%
1-2 years	13%	1%		Bachelors	81%	84%
6-12 months	6%	1%		AA or Equiv	0%	0%
3-6 months	0%	0%		Some College	2%	0%
1-3 months	0%	0%		Post-Secondary Certificate	0%	0%
0-1 month	0%	0%		High School Diploma or GED	2%	0%
None	0%	11%		No HSD or GED	0%	0%



Financial Examiners	Financial Analysts
Most Common Educational/Training Requirement:	
Bachelor's degree	Bachelor's degree
Job Zone Comparison	
4 - Job Zone Four: Considerable Preparation Needed	4 - Job Zone Four: Considerable Preparation Needed
A minimum of two to four years of work-related skill, knowledge, or experience is needed for these occupations. For example, an accountant must complete four years of college and work for several years in accounting to be considered qualified.	A minimum of two to four years of work-related skill, knowledge, or experience is needed for these occupations. For example, an accountant must complete four years of college and work for several years in accounting to be considered qualified.
Most of these occupations require a four - year bachelor's degree, but some do not.	Most of these occupations require a four - year bachelor's degree, but some do not.
Employees in these occupations usually need several years of work-related experience, on-the-job training, and/or vocational training.	Employees in these occupations usually need several years of work-related experience, on-the-job training, and/or vocational training.

Tasks	
Financial Examiners	Financial Analysts
Core Tasks	Core Tasks
<p>Generalized Work Activities:</p> <ul style="list-style-type: none"> Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards. Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources. Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information. Analyzing Data or Information - Identifying the underlying principles, reasons, or facts of information by breaking down information or data into separate parts. Organizing, Planning, and Prioritizing Work - Developing specific goals and plans to prioritize, organize, and accomplish your work. 	<p>Generalized Work Activities:</p> <ul style="list-style-type: none"> Analyzing Data or Information - Identifying the underlying principles, reasons, or facts of information by breaking down information or data into separate parts. Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources. Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information. Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data. Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.
Specific Tasks	Specific Tasks
<p>Occupation Specific Tasks:</p> <ul style="list-style-type: none"> Confer with officials of real estate, securities, or financial institution industries in order to exchange views and discuss issues or pending cases. Direct and participate in formal and informal meetings with bank directors, trustees, senior management, counsels, outside accountants and consultants in order to gather information and discuss findings. Establish guidelines for procedures and policies that comply with new and revised regulations, and direct their implementation. Evaluate data processing applications for institutions under examination in order to develop recommendations for coordinating existing systems with examination procedures. Examine the minutes of meetings of 	<p>Occupation Specific Tasks:</p> <ul style="list-style-type: none"> Analyze financial information to produce forecasts of business, industry, and economic conditions for use in making investment decisions. Assemble spreadsheets and draw charts and graphs used to illustrate technical reports, using computer. Collaborate with investment bankers to attract new corporate clients to securities firms. Contact brokers and purchase investments for companies, according to company policy. Determine the prices at which securities should be syndicated and offered to the public. Evaluate and compare the relative quality of various securities in a given industry.



- directors, stockholders and committees in order to investigate the specific authority extended at various levels of management.
- Investigate activities of institutions in order to enforce laws and regulations and to ensure legality of transactions and operations or financial solvency.
 - Plan, supervise, and review work of assigned subordinates.
 - Prepare reports, exhibits and other supporting schedules that detail an institution's safety and soundness, compliance with laws and regulations, and recommended solutions to questionable financial conditions.
 - Recommend actions to ensure compliance with laws and regulations, or to protect solvency of institutions.
 - Resolve problems concerning the overall financial integrity of banking institutions including loan investment portfolios, capital, earnings, and specific or large troubled accounts.
 - Review and analyze new, proposed, or revised laws, regulations, policies, and procedures in order to interpret their meaning and determine their impact.
 - Review applications for mergers, acquisitions, establishment of new institutions, acceptance in Federal Reserve System, or registration of securities sales in order to determine their public interest value and conformance to regulations, and recommend acceptance or rejection.
 - Review audit reports of internal and external auditors in order to monitor adequacy of scope of reports or to discover specific weaknesses in internal routines.
 - Review balance sheets, operating income and expense accounts, and loan documentation in order to confirm institution assets and liabilities.
 - Train other examiners in the financial examination process.
 - Verify and inspect cash reserves, assigned collateral, and bank-owned securities in order to check internal control procedures.

Detailed Tasks

Detailed Work Activities:

- analyze financial data
- approve or disallow application or license
- conduct financial investigations
- conduct training for personnel
- confer with authorities or community groups
- confer with management or users
- confer with other departmental heads to coordinate activities
- coordinate employee continuing education programs
- develop policies, procedures, methods, or standards

various securities in a given industry.

- Interpret data affecting investment programs, such as price, yield, stability, future trends in investment risks, and economic influences.
- Maintain knowledge and stay abreast of developments in the fields of industrial technology, business, finance, and economic theory.
- Monitor fundamental economic, industrial, and corporate developments through the analysis of information obtained from financial publications and services, investment banking firms, government agencies, trade publications, company sources, and personal interviews.
- Prepare plans of action for investment based on financial analyses.
- Present oral and written reports on general economic trends, individual corporations, and entire industries.
- Recommend investments and investment timing to companies, investment firm staff, or the investing public.

Detailed Tasks

Detailed Work Activities:

- advise clients on financial matters
- analyze financial data
- analyze financial information to project future revenues or expense
- analyze market conditions
- analyze scientific research data or investigative findings
- analyze social or economic data
- compile data for financial reports
- compute financial data
- conduct financial investigations
- create mathematical or statistical diagrams or charts
- evaluate degree of financial risk
- follow tax laws or regulations
- gather relevant financial data
- identify financial risks to company
- interpret charts or tables for social or economic research
- make presentations on financial matters
- perform general financial analysis
- prepare financial reports
- use computers to enter, access and retrieve financial data
- use knowledge of economic trends
- use spreadsheet software
- use statistical cost estimation methods

Technology - Examples

Analytical or scientific software

- Analyze-it Software



Standards

- direct and coordinate activities of workers or staff
- direct and coordinate financial activities
- direct implementation of new procedures, policies, or programs
- enforce laws, ordinances, or regulations
- examine documents for completeness, accuracy, or conformance to standards
- explain government laws or regulations
- gather relevant financial data
- interpret laws or legislation
- make presentations
- note discrepancies in financial records
- oversee execution of organizational or program policies
- perform general financial analysis
- plan scientific research or investigative studies
- prepare audit reports or recommendations
- prepare correspondence relating to financial discrepancies
- prepare financial reports
- prepare instruction manuals
- recommend action to ensure compliance
- review laws
- use computers to enter, access and retrieve financial data
- use government regulations
- use knowledge of investigation techniques
- use knowledge of relevant laws
- use oral or written communication techniques
- verify investigative information

Technology - Examples

Compliance software

- Financial compliance software
- NILS INSource
- ODEN Insurance Services State Rules & Regulations
- Oversight Systems software
- System for Electronic Rate and Form Filing SERFF

Data base user interface and query software

- Microsoft Access

Financial analysis software

- ACL Business Assurance Analytics software
- Auditing software
- Financial transaction analysis software
- General Examination System GENESYS

- Decisioneering Crystal Ball

- Genetic algorithm software

- Keypoint DataDesk

- Mathematical software

- Palisade Evolver

- Palisade StatTools

- Pattern recognition software

- SAS JMP

- The Mathworks MATLAB

- Ward Systems Group GeneHunter

- Ward Systems Group NeuralShell Predictor

- Wolfram Research Mathematica

Charting software

- Data visualization software

- Montgomery Investment Technology Utility XL

- TickQuest NeoTicker

Data base management system software

- Oracle software

Data base user interface and query software

- IBM Lotus Approach

- Microsoft Access

Enterprise resource planning ERP software

- SSA Global Infinium Financial Management

Expert system software

- Ivorix Neurostrategy Finance
- Matheny Pattern Forecaster Plus
- Neural network modeling software
- NeuroSolutions for MatLab

Financial analysis software

- Advanced Portfolio Technologies Report Builder
- Advanced Portfolio Technologies Simulator
- AnalyzerXL software
- Annuities analysis software
- Aspen Graphics software

- BizBench Benchmarking Software



- PricewaterhouseCoopers TeamMate

Information retrieval or search software

- LexisNexis software

- Westlaw

Internet browser software

- Web browser software

Presentation software

- Presentation software

Project management software

- Investigation management software

- Microsoft Project

Spreadsheet software

- Microsoft Excel

- Spreadsheet software

Word processing software

- Microsoft Word

- Word processing software

Tools - Examples

- Adding machines
- Desktop computers
- Notebook computers
- Personal computers

- BizBench Benchmarking Software

- BizPricer Business Valuation Software

- Business Forecast Systems Forecast Pro

- DealMaven Comparable Company Valuation Analysis

- DealMaven M&A Accretion/Dilution One-Pager

- DealMaven Modeling ToolPack for Excel

- Derivatives Imagine Trading System

- Derivicom FinOptions XL

- Economic forecasting software

- Experian Credinomics

- Express Business Valuations

- Financial modeling software

- FinEng Solutions PerfoRM

- FinEng Solutions Quantis

- Fractal pattern analysis software

- Genetic algorithm optimization software

- Harland Financial Solutions DecisionPro

- I-flex Solutions Reveleus Investment Performance Measurement

- Innova Financial Solutions Derivatives Expert

- Leading Market Technologies EXPO

- Longview Consolidation

- Longview Solutions Khalix

- Market forecast software

- MergerStat Control Premiums

- MergerStat Price to Earnings Ratios

- Mid-Market Comps software

- MoneySoft Corporate Valuation

- Monte carlo simulation software

- Montgomery Investment Technology Bonds XL

- Montgomery Investment Technology Exotics XL

- Montgomery Investment Technology FinTools

- Montgomery Investment Technology Options XL



- Montgomery Investment Technology QuoteTools
- Montgomery Investment Technology Risk XL
- Montgomery Investment Technology SigTools
- Moss Adams Profit Mentor
- Mutual fund analysis software
- NeuroSolutions Trading Solutions
- OptionVue Options Analysis
- Palisade Bond @nalyst
- Peer-to-Peer Financial Analysis
- Pi Blue OptWorks Excel
- Portfolio management software
- Pricing software
- Quantifying marketability discount QMD modeling software
- RiskMetrics Group WealthBench
- Securities analysis software
- Spreadware Business Financial Analysis
- Spreadware Business Valuator
- Spreadware Pro Forma
- Steele Mutual Fund and Variable Annuity Expert
- SunGard BancWare
- SunGard Kiodex Risk Workbench
- TechHackers Convertible Bond @nalyst
- TechHackers Credit @nalyst
- TechHackers Exotic @nalyst
- TechHackers Financial @nalyst
- TechHackers IRO @nalyst
- TechHackers MBS @nalyst
- TechHackers Swap @nalyst
- Tetrahex Fractal Finance
- Tips Standard Securities Calculation Bond Analytics Module
- Tips Standard Securities Calculation Mortgage-Backed Analytics Module



- Trendsetter Software ProAnalyst
- Unlimited Learning Resources Valusource Pro
- ValuSource BIZCOMPS
- Whitebirch Software Projected Financials
- Wolfram Research Derivatives
- Wolfram Research Mathematica Finance Essentials
- Wolfram Research Mathematica UnRisk Pricing Engine

Information retrieval or search software

- dailyVest Investment Personalization Platform
- TradeTools Financial Market Databases
- TradeTools Monthly U.S. Economic Database
- Ward Systems Group NeuroShell Trader

Presentation software

- DealMaven PresLink for PowerPoint and Word
- Microsoft PowerPoint

Spreadsheet software

- Apple AppleWorks
- Corel QuattroPro
- IBM Lotus 1-2-3
- Microsoft Excel
- Spreadsheet software

Word processing software

- Microsoft Word
- Report generation software

Tools - Examples

- 10-key calculators
- Desktop computers
- Notebook computers
- Personal computers
- Personal digital assistants PDA
- Tablet computers

Labor Market Comparison

Maine Department of Labor.

Description	Financial Examiners	Financial Analysts	Difference
Median Wage	\$ 55,110	\$ 71,380	\$ 16,270
10th Percentile Wage	\$ 36,750	\$ 42,650	\$ 5,900
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 71,670	\$ 86,220	\$ 14,550
90th Percentile Wage	\$ 82,820	\$107,560	\$ 24,740
Mean Wage	\$ 58,060	\$ 73,130	\$ 15,070
Total Employment - 2062	120	210	90
Employment Base - 2006	116	243	127
Projected Employment - 2071	120	268	148
Projected Job Growth - 2006-2071	3.5 %	10.3 %	6.8 %
Projected Annual Openings - 2006-2071	2	4	2
Special			

Special Occupations:

National Job Posting Trends

Trend for Financial Examiners and Financial Analysts



Data from [Indeed](http://Indeed.com)

Programs

Related Programs

Accounting and Business/Management

Accounting and Business/Management. An integrated or combined program in accounting and business administration/management that prepares individuals to function as accountants and business managers.

No information on schools for the program

Accounting and Finance

Accounting and Finance. An integrated or combined program in accounting and finance that prepares individuals to function as accountants and financial managers or analysts.

Institution	Address	City	URL
University of Southern Maine	96 Falmouth St	Portland	www.usm.maine.edu

Finance, General

Finance, General. A program that generally prepares individuals to plan, manage, and analyze the financial and monetary aspects and performance of business enterprises, banking institutions, or other organizations. Includes instruction in principles of accounting; financial instruments; capital planning; funds acquisition; asset and debt management; budgeting; financial analysis; and investments and portfolio management.

Institution	Address	City	URL
Husson College	One College Circle	Bangor	www.husson.edu
Saint Josephs College	278 Whites Bridge Rd	Standish	www.sjcme.edu
Thomas College	180 W River Rd	Waterville	www.thomas.edu

Financial Planning

Financial Planning and Services. A program that prepares individuals to plan and manage the financial interests and growth of individuals and institutions. Includes instruction in portfolio management, investment management, estate planning, insurance, tax planning, strategic investing and planning, financial consulting services, and client relations.

Institution	Address	City	URL
University of Maine at Augusta	46 University Dr	Augusta	www.uma.maine.edu/
University of Maine at Augusta	46 University Dr	Augusta	www.uma.maine.edu/

International Finance

International Finance. A program that prepares individuals to manage international financial operations and related currency transactions. Includes instruction in international banking, international monetary and financial policy, money and capital markets, foreign exchange, risk analysis, and international cash flow operations.

No information on schools for the program

Investments and Securities

Investments and Securities. A program that prepares individuals to manage assets placed in capital markets, and related technical operations. Includes instruction in security analysis, debt and equity analysis, investment strategies, securities markets, computer-assisted research, portfolio management, portfolio performance analysis, and applications to specific investment problems and business situations.

No information on schools for the program

Maine Statewide Promotion Opportunities for Financial Examiners

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
13-2061.00	Financial Examiners	100	4	120	\$55,110.00	\$0.00	3%	2	

13-2051.00	Financial Analysts	93	4	210	\$71,380.00	\$16,270.00	10%	4	
13-2031.00	Budget Analysts	91	4	170	\$57,290.00	\$2,180.00	3%	5	
13-2053.00	Insurance Underwriters	91	3	460	\$56,090.00	\$980.00	-1%	12	
11-3031.01	Treasurers and Controllers	90	5	2,440	\$67,670.00	\$12,560.00	7%	58	
11-3031.02	Financial Managers, Branch or Department	90	4	2,440	\$67,670.00	\$12,560.00	7%	58	
13-2052.00	Personal Financial Advisors	90	3	360	\$94,100.00	\$38,990.00	10%	13	
11-3041.00	Compensation and Benefits Managers	89	3	200	\$68,560.00	\$13,450.00	2%	5	
11-2031.00	Public Relations Managers	89	4	290	\$71,020.00	\$15,910.00	9%	10	
25-1063.00	Economics Teachers, Postsecondary	87	5	80	\$73,830.00	\$18,720.00	11%	2	
41-1012.00	First-Line Supervisors/Managers of Non-Retail Sales Workers	87	4	930	\$55,220.00	\$110.00	-1%	19	
23-1011.00	Lawyers	87	5	1,910	\$80,120.00	\$25,010.00	6%	73	★
25-1011.00	Business Teachers, Postsecondary	87	5	230	\$56,500.00	\$1,390.00	13%	7	★
11-9131.00	Postmasters and Mail Superintendents	85	3	420	\$55,200.00	\$90.00	-5%	10	
15-2041.00	Statisticians	85	5	40	\$56,620.00	\$1,510.00	5%	1	

Special Occupations:

Top Industries for Financial Analysts					
Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Other financial investment activities	523900	12.23%	26,970	43,500	61.29%
Management of companies and enterprises	551100	10.11%	22,307	28,287	26.81%
Securities and commodity contracts, brokerages, and exchanges	5231-2	9.55%	21,064	37,617	78.59%
Self-employed workers, primary job	000601	7.82%	17,254	22,058	27.84%
Depository credit intermediation	522100	7.68%	16,950	19,010	12.15%
Accounting, tax preparation, bookkeeping, and payroll services	541200	3.87%	8,546	11,149	30.46%
Management, scientific, and technical consulting services	541600	3.32%	7,315	14,366	96.38%
Computer systems design and related services	541500	2.05%	4,532	6,731	48.52%

Direct insurance (except life, health, and medical) carriers	524120	1.99%	4,386	5,043	14.98%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	1.77%	3,914	4,225	7.93%
General medical and surgical hospitals, public and private	622100	1.53%	3,376	4,112	21.78%
Colleges, universities, and professional schools, public and private	611300	1.44%	3,184	3,918	23.06%
Computer and peripheral equipment manufacturing	334100	1.29%	2,837	2,043	-28.00%
State government, excluding education and hospitals	929200	1.25%	2,755	2,974	7.94%
Other investment pools and funds	525900	1.20%	2,638	4,074	54.45%

Top Industries for Financial Examiners

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Federal government, excluding postal service	919999	22.55%	5,771	5,455	-5.47%
State government, excluding education and hospitals	929200	13.89%	3,554	3,488	-1.87%
Depository credit intermediation	522100	13.59%	3,476	3,544	1.95%
Securities and commodity contracts, brokerages, and exchanges	5231-2	7.56%	1,934	2,772	43.28%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	6.44%	1,647	1,975	19.92%
Other financial investment activities	523900	5.74%	1,469	2,070	40.93%
Monetary authorities - central bank	521100	5.58%	1,429	1,508	5.55%
Management of companies and enterprises	551100	5.20%	1,332	1,535	15.28%
Activities related to credit intermediation	522300	1.82%	466	603	29.48%
Direct insurance (except life, health, and medical) carriers	524120	1.68%	431	451	4.52%
Management, scientific, and technical consulting services	541600	1.56%	399	712	78.52%
Local government, excluding education and hospitals	939300	1.08%	277	312	12.34%
Other insurance related activities	524290	0.72%	186	222	19.53%
Data processing, hosting, and related services	518200	0.49%	126	170	35.19%
Colleges, universities, and professional schools, public and private	611300	0.46%	118	132	11.87%

TORQ Analysis of Financial Examiners to Loan Interviewers and Clerks

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Financial Examiners	13-2061.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	Loan Interviewers and Clerks	43-4131.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

TORQ RESULTS											
Grand TORQ:					91						
Ability TORQ		Skills TORQ		Knowledge TORQ							
Level	97	Level	87	Level	90						
Gaps To Narrow if Possible			Upgrade These Skills		Knowledge to Add						
Ability	Level	Gap	Imp	Skill	Level	Gap	Imp	Knowledge	Level	Gap	Imp
Speech Recognition	60	7	72	Mathematics	58	8	73	No Knowledge Upgrades Required!			
Finger Dexterity	41	7	50	Speaking	63	2	74				
<p>LEVEL and IMPT (IMPORTANCE) refer to the Target Loan Interviewers and Clerks. GAP refers to level difference between Financial Examiners and Loan Interviewers and Clerks.</p>											

ASK ANALYSIS			
Ability Level Comparison - Abilities with importance scores over 50			
Description	Financial Examiners	Loan Interviewers and Clerks	Importance
Oral Comprehension	64	60	81
Written Comprehension	64	57	78
Oral Expression	66	60	75
Speech Clarity	50	46	75
Speech Recognition	53	60	72
Written Expression	60	53	68
Problem Sensitivity	64	48	68
Near Vision	62	55	68
Deductive Reasoning	67	55	65
Inductive Reasoning	62	48	62
Information Ordering	57	50	62
Mathematical Reasoning	53	46	59
Speed of Closure	48	39	53
Category Flexibility	50	48	50
Number Facility	60	48	50



Flexibility of Closure	48	42	50
Perceptual Speed	42	35	50
Selective Attention	41	39	50
Finger Dexterity	34	41	50
Skill Level Comparison - Abilities with importance scores over 69			
Description	Financial Examiners	Loan Interviewers and Clerks	Importance
Speaking	61	63	74
Mathematics	50	58	73
Knowledge Level Comparison - Knowledge with importance scores over 69			
Description	Financial Examiners	Loan Interviewers and Clerks	Importance

Experience & Education Comparison					
Related Work Experience Comparison			Required Education Level Comparison		
Description	Financial Examiners	Loan Interviewers and Clerks	Description	Financial Examiners	Loan Interviewers and Clerks
10+ years	2%	0%	Doctoral	0%	0%
8-10 years	0%	0%	Professional Degree	2%	0%
6-8 years	0%	0%	Post-Masters Cert	0%	0%
4-6 years	29%	0%	Master's Degree	0%	0%
2-4 years	47%	17%	Post-Bachelor Cert	10%	0%
1-2 years	13%	39%	Bachelors	81%	3%
6-12 months	6%	22%	AA or Equiv	0%	39%
3-6 months	0%	0%	Some College	2%	14%
1-3 months	0%	0%	Post-Secondary Certificate	0%	13%
0-1 month	0%	0%	High School Diploma or GED	2%	28%
None	0%	18%	No HSD or GED	0%	0%
Financial Examiners			Loan Interviewers and Clerks		
Most Common Educational/Training Requirement:					
Bachelor's degree			Short-term on-the-job training		
Job Zone Comparison					
<p>4 - Job Zone Four: Considerable Preparation Needed</p> <p>A minimum of two to four years of work-related skill, knowledge, or experience is needed for these occupations. For example, an accountant must complete four years of college and work for several years in accounting to be considered qualified.</p> <p>Most of these occupations require a four - year bachelor's degree, but some do not.</p> <p>Employees in these occupations usually need several years of work-related experience, on-the-job training, and/or vocational training.</p>			<p>2 - Job Zone Two: Some Preparation Needed</p> <p>Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty.</p> <p>These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.</p> <p>Employees in these occupations need anywhere from a few months to one year of working with experienced employees.</p>		

Tasks	
Financial Examiners	Loan Interviewers and Clerks



Core Tasks

Generalized Work Activities:

- Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Analyzing Data or Information - Identifying the underlying principles, reasons, or facts of information by breaking down information or data into separate parts.
- Organizing, Planning, and Prioritizing Work - Developing specific goals and plans to prioritize, organize, and accomplish your work.

Specific Tasks

Occupation Specific Tasks:

- Confer with officials of real estate, securities, or financial institution industries in order to exchange views and discuss issues or pending cases.
- Direct and participate in formal and informal meetings with bank directors, trustees, senior management, counsels, outside accountants and consultants in order to gather information and discuss findings.
- Establish guidelines for procedures and policies that comply with new and revised regulations, and direct their implementation.
- Evaluate data processing applications for institutions under examination in order to develop recommendations for coordinating existing systems with examination procedures.
- Examine the minutes of meetings of directors, stockholders and committees in order to investigate the specific authority extended at various levels of management.
- Investigate activities of institutions in order to enforce laws and regulations and to ensure legality of transactions and operations or financial solvency.
- Plan, supervise, and review work of assigned subordinates.
- Prepare reports, exhibits and other supporting schedules that detail an institution's safety and soundness, compliance with laws and regulations, and recommended solutions to questionable financial conditions.
- Recommend actions to ensure compliance with laws and regulations, or to protect solvency of institutions.
- Resolve problems concerning the overall financial integrity of banking institutions including loan investment portfolios, capital,

Core Tasks

Generalized Work Activities:

- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Communicating with Persons Outside Organization - Communicating with people outside the organization, representing the organization to customers, the public, government, and other external sources. This information can be exchanged in person, in writing, or by telephone or e-mail.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Performing for or Working Directly with the Public - Performing for people or dealing directly with the public. This includes serving customers in restaurants and stores, and receiving clients or guests.

Specific Tasks

Occupation Specific Tasks:

- Accept payment on accounts.
- Answer questions and advise customers regarding loans and transactions.
- Assemble and compile documents for loan closings, such as title abstracts, insurance forms, loan forms, and tax receipts.
- Calculate, review, and correct errors on interest, principal, payment, and closing costs, using computers or calculators.
- Check value of customer collateral to be held as loan security.
- Contact credit bureaus, employers, and other sources in order to check applicants' credit and personal references.
- Contact customers by mail, telephone, or in person concerning acceptance or rejection of applications.
- Establish credit limits and grant extensions of credit on overdue accounts.
- File and maintain loan records.
- Interview loan applicants in order to obtain personal and financial data, and to assist in completing applications.
- Order property insurance or mortgage insurance policies in order to ensure protection against loss on mortgaged property.
- Prepare and type loan applications, closing documents, legal documents, letters, forms, government notices, and checks, using computers.
- Present loan and repayment schedules to customers.



earnings, and specific or large troubled accounts.

- Review and analyze new, proposed, or revised laws, regulations, policies, and procedures in order to interpret their meaning and determine their impact.
- Review applications for mergers, acquisitions, establishment of new institutions, acceptance in Federal Reserve System, or registration of securities sales in order to determine their public interest value and conformance to regulations, and recommend acceptance or rejection.
- Review audit reports of internal and external auditors in order to monitor adequacy of scope of reports or to discover specific weaknesses in internal routines.
- Review balance sheets, operating income and expense accounts, and loan documentation in order to confirm institution assets and liabilities.
- Train other examiners in the financial examination process.
- Verify and inspect cash reserves, assigned collateral, and bank-owned securities in order to check internal control procedures.

Detailed Tasks

Detailed Work Activities:

- analyze financial data
- approve or disallow application or license
- conduct financial investigations
- conduct training for personnel
- confer with authorities or community groups
- confer with management or users
- confer with other departmental heads to coordinate activities
- coordinate employee continuing education programs
- develop policies, procedures, methods, or standards
- direct and coordinate activities of workers or staff
- direct and coordinate financial activities
- direct implementation of new procedures, policies, or programs
- enforce laws, ordinances, or regulations
- examine documents for completeness, accuracy, or conformance to standards
- explain government laws or regulations
- gather relevant financial data
- interpret laws or legislation
- make presentations
- note discrepancies in financial records
- oversee execution of organizational or

- record applications for loan and credit, loan information, and disbursements of funds, using computers.
- Review customer accounts in order to determine whether payments are made on time and that other loan terms are being followed.
- Schedule and conduct closings of mortgage transactions.
- Submit loan applications with recommendation for underwriting approval.
- Verify and examine information and accuracy of loan application and closing documents.

Detailed Tasks

Detailed Work Activities:

- advise clients or customers
- collect deposit or payment
- compile data for financial reports
- complete information on loan forms
- compute financial data
- compute property equity
- compute taxes
- ensure correct grammar, punctuation, or spelling
- evaluate customer records
- examine documents for completeness, accuracy, or conformance to standards
- fill out business or government forms
- gather relevant financial data
- interview customers
- maintain account records
- maintain records, reports, or files
- obtain information from individuals
- prepare contract documents
- prepare reports
- provide customer service
- review loan applications
- schedule meetings or appointments
- understand property documents
- use computers to enter, access or retrieve data
- use interviewing procedures
- use oral or written communication techniques
- use spreadsheet software
- use word processing or desktop publishing software
- verify bank or financial transactions
- verify information for credit investigations
- write business correspondence

Technology - Examples



program policies

- perform general financial analysis
- plan scientific research or investigative studies
- prepare audit reports or recommendations
- prepare correspondence relating to financial discrepancies
- prepare financial reports
- prepare instruction manuals
- recommend action to ensure compliance
- review laws
- use computers to enter, access and retrieve financial data
- use government regulations
- use knowledge of investigation techniques
- use knowledge of relevant laws
- use oral or written communication techniques
- verify investigative information

Technology - Examples

Compliance software

- Financial compliance software
- NILS INSource
- ODEN Insurance Services State Rules & Regulations
- Oversight Systems software
- System for Electronic Rate and Form Filing SERFF

Data base user interface and query software

- Microsoft Access

Financial analysis software

- ACL Business Assurance Analytics software
- Auditing software
- Financial transaction analysis software
- General Examination System GENESYS
- PricewaterhouseCoopers TeamMate

Information retrieval or search software

- LexisNexis software
- Westlaw

Internet browser software

- Web browser software

Presentation software

- Presentation software

Project management software

- Investigation management software



- Microsoft Project
- Spreadsheet software
- Microsoft Excel
- Spreadsheet software
- Word processing software
- Microsoft Word
- Word processing software

Tools - Examples

- Adding machines
- Desktop computers
- Notebook computers
- Personal computers

Labor Market Comparison

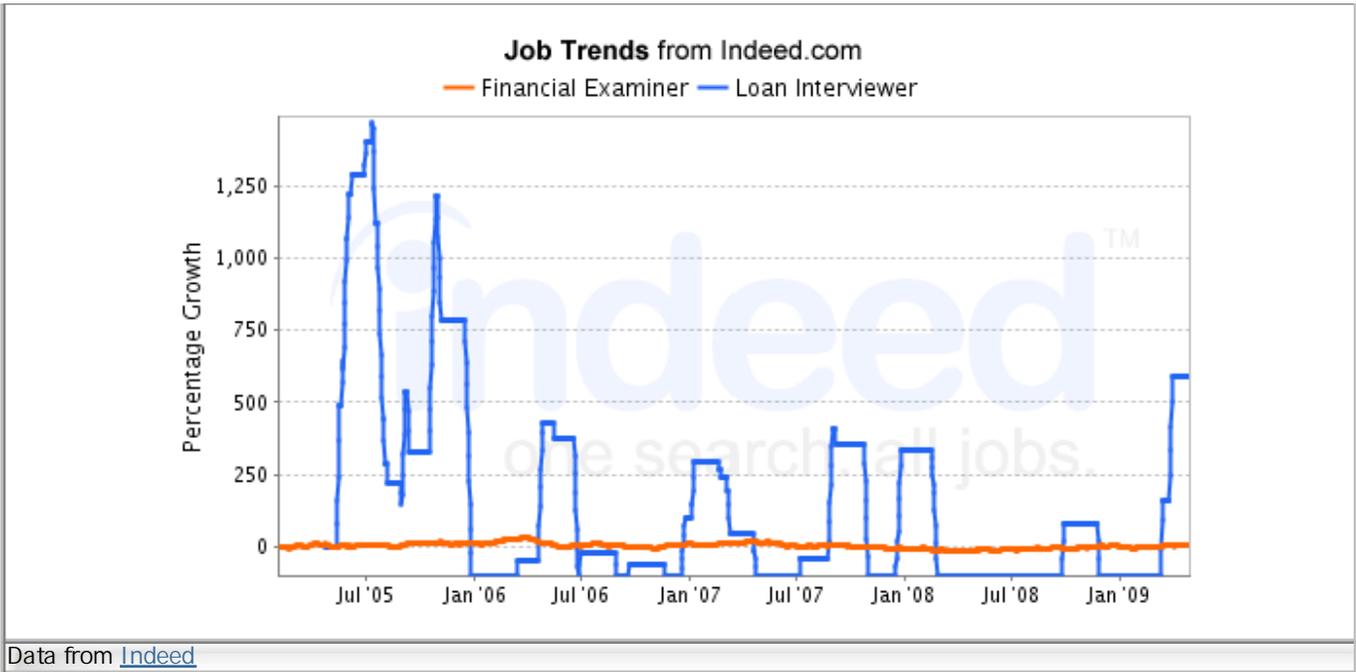
Maine Department of Labor.

Description	Financial Examiners	Loan Interviewers and Clerks	Difference
Median Wage	\$ 55,110	\$ 28,060	\$(27,050)
10th Percentile Wage	\$ 36,750	\$ 20,870	\$(15,880)
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 71,670	\$ 34,050	\$(37,620)
90th Percentile Wage	\$ 82,820	\$ 39,950	\$(42,870)
Mean Wage	\$ 58,060	\$ 29,150	\$(28,910)
Total Employment - 2062	120	770	650
Employment Base - 2006	116	830	714
Projected Employment - 2071	120	757	637
Projected Job Growth - 2006-2071	3.5 %	-8.8 %	-12.2 %
Projected Annual Openings - 2006-2071	2	14	12
Special			

Special Occupations:

National Job Posting Trends

Trend for Financial Examiners and Loan Interviewers and Clerks



Programs			
Related Programs			
Banking and Financial Support Services			
<p>Banking and Financial Support Services. A program that prepares individuals to perform a wide variety of customer services in banks, insurance agencies, savings and loan companies, and related enterprises. Includes instruction in communications and public relations skills, business equipment operation, and technical skills applicable to the methods and operations of specific financial or insurance services.</p>			
Institution	Address	City	URL
Eastern Maine Community College	354 Hogan Rd	Bangor	www.emcc.edu
Saint Josephs College	278 Whites Bridge Rd	Standish	www.sjcme.edu

Maine Statewide Promotion Opportunities for Financial Examiners									
O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
13-2061.00	Financial Examiners	100	4	120	\$55,110.00	\$0.00	3%	2	
13-2051.00	Financial Analysts	93	4	210	\$71,380.00	\$16,270.00	10%	4	
13-2031.00	Budget Analysts	91	4	170	\$57,290.00	\$2,180.00	3%	5	
13-2053.00	Insurance Underwriters	91	3	460	\$56,090.00	\$980.00	-1%	12	
11-3031.01	Treasurers and Controllers	90	5	2,440	\$67,670.00	\$12,560.00	7%	58	
11-3031.02	Financial Managers, Branch or Department	90	4	2,440	\$67,670.00	\$12,560.00	7%	58	



13-2052.00	Personal Financial Advisors	90	3	360	\$94,100.00	\$38,990.00	10%	13	
11-3041.00	Compensation and Benefits Managers	89	3	200	\$68,560.00	\$13,450.00	2%	5	
11-2031.00	Public Relations Managers	89	4	290	\$71,020.00	\$15,910.00	9%	10	
25-1063.00	Economics Teachers, Postsecondary	87	5	80	\$73,830.00	\$18,720.00	11%	2	
41-1012.00	First-Line Supervisors/Managers of Non-Retail Sales Workers	87	4	930	\$55,220.00	\$110.00	-1%	19	
23-1011.00	Lawyers	87	5	1,910	\$80,120.00	\$25,010.00	6%	73	★
25-1011.00	Business Teachers, Postsecondary	87	5	230	\$56,500.00	\$1,390.00	13%	7	★
11-9131.00	Postmasters and Mail Superintendents	85	3	420	\$55,200.00	\$90.00	-5%	10	
15-2041.00	Statisticians	85	5	40	\$56,620.00	\$1,510.00	5%	1	

Special Occupations:

Top Industries for Loan Interviewers and Clerks					
Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	31.57%	80,818	83,797	3.69%
Depository credit intermediation	522100	31.44%	80,504	70,966	-11.85%
Activities related to credit intermediation	522300	14.34%	36,712	41,100	11.95%
Direct insurance (except life, health, and medical) carriers	524120	3.23%	8,276	7,479	-9.63%
Management of companies and enterprises	551100	2.81%	7,202	7,179	-0.33%
Legal services	541100	2.79%	7,132	6,773	-5.03%
Self-employed workers, primary job	000601	2.09%	5,351	4,929	-7.89%
Activities related to real estate	531300	1.41%	3,603	3,970	10.18%
Offices of real estate agents and brokers	531200	1.06%	2,723	2,868	5.32%
Securities and commodity contracts, brokerages, and exchanges	5231-2	0.82%	2,097	2,706	29.02%
Other financial investment activities	523900	0.70%	1,801	2,194	21.85%
Employment services	561300	0.66%	1,688	1,847	9.43%
Colleges, universities, and professional schools, public and private	611300	0.38%	979	947	-3.27%
Self-employed workers, secondary job	000602	0.38%	963	829	-13.93%
Residential building construction	236100	0.26%	678	660	-2.64%



Top Industries for Financial Examiners

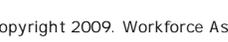
Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Federal government, excluding postal service	919999	22.55%	5,771	5,455	-5.47%
State government, excluding education and hospitals	929200	13.89%	3,554	3,488	-1.87%
Depository credit intermediation	522100	13.59%	3,476	3,544	1.95%
Securities and commodity contracts, brokerages, and exchanges	5231-2	7.56%	1,934	2,772	43.28%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	6.44%	1,647	1,975	19.92%
Other financial investment activities	523900	5.74%	1,469	2,070	40.93%
Monetary authorities - central bank	521100	5.58%	1,429	1,508	5.55%
Management of companies and enterprises	551100	5.20%	1,332	1,535	15.28%
Activities related to credit intermediation	522300	1.82%	466	603	29.48%
Direct insurance (except life, health, and medical) carriers	524120	1.68%	431	451	4.52%
Management, scientific, and technical consulting services	541600	1.56%	399	712	78.52%
Local government, excluding education and hospitals	939300	1.08%	277	312	12.34%
Other insurance related activities	524290	0.72%	186	222	19.53%
Data processing, hosting, and related services	518200	0.49%	126	170	35.19%
Colleges, universities, and professional schools, public and private	611300	0.46%	118	132	11.87%



TORQ Analysis of Financial Examiners to Budget Analysts

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Financial Examiners	13-2061.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	Budget Analysts	13-2031.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

TORQ RESULTS											
Grand TORQ:							91				
Ability TORQ			Skills TORQ				Knowledge TORQ				
Level			98	Level			87	Level			87
Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Near Vision	64	2	62	Mathematics	76	26	79	No Knowledge Upgrades Required!			
Category Flexibility	51	1	62	Social Perceptiveness	74	25	73				
				Negotiation	58	17	69				
				Management of Personnel Resources	52	10	74				
				Writing	82	8	71				
				Critical Thinking	73	6	84				
				Speaking	66	5	82				
				Active Learning	72	5	77				
<p>LEVEL and IMPT (IMPORTANCE) refer to the Target Budget Analysts. GAP refers to level difference between Financial Examiners and Budget Analysts.</p>											

ASK ANALYSIS			
Ability Level Comparison - Abilities with importance scores over 50			
Description	Financial Examiners	Budget Analysts	Importance
Problem Sensitivity	64 	53 	 78
Oral Comprehension	64 	59 	 72
Written Comprehension	64 	60 	 72
Oral Expression	66 	59 	 68
Deductive Reasoning	67 	60 	 68
Inductive Reasoning	62 	55 	 68
Information Ordering	57 	50 	 68
Mathematical Reasoning	53 	48 	 65
Speech Recognition	53 	53 	 65
Speech Clarity	50 	48 	 65



Category Flexibility	50	51	62
Number Facility	60	51	62
Near Vision	62	64	62
Written Expression	60	53	56
Selective Attention	41	39	56
Fluency of Ideas	55	46	53
Perceptual Speed	42	37	53

Skill Level Comparison - Abilities with importance scores over 69

Description	Financial Examiners	Budget Analysts	Importance
Critical Thinking	67	73	84
Speaking	61	66	82
Mathematics	50	76	79
Active Learning	67	72	77
Management of Personnel Resources	42	52	74
Social Perceptiveness	49	74	73
Writing	74	82	71
Negotiation	41	58	69

Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Financial Examiners	Budget Analysts	Importance
-------------	---------------------	-----------------	------------

Experience & Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Financial Examiners	Budget Analysts	Description	Financial Examiners	Budget Analysts
10+ years	2%	0%	Doctoral	0%	0%
8-10 years	0%	0%	Professional Degree	2%	0%
6-8 years	0%	1%	Post-Masters Cert	0%	0%
4-6 years	29%	2%	Master's Degree	0%	6%
2-4 years	47%	32%	Post-Bachelor Cert	10%	0%
1-2 years	13%	44%	Bachelors	81%	90%
6-12 months	6%	16%	AA or Equiv	0%	1%
3-6 months	0%	0%	Some College	2%	1%
1-3 months	0%	0%	Post-Secondary Certificate	0%	0%
0-1 month	0%	0%	High School Diploma or GED	2%	0%
None	0%	1%	No HSD or GED	0%	0%

Financial Examiners

Budget Analysts

Most Common Educational/Training Requirement:

Bachelor's degree

Bachelor's degree

Job Zone Comparison

4 - Job Zone Four: Considerable Preparation Needed

4 - Job Zone Four: Considerable Preparation Needed



A minimum of two to four years of work-related skill, knowledge, or experience is needed for these occupations. For example, an accountant must complete four years of college and work for several years in accounting to be considered qualified.	A minimum of two to four years of work-related skill, knowledge, or experience is needed for these occupations. For example, an accountant must complete four years of college and work for several years in accounting to be considered qualified.
Most of these occupations require a four - year bachelor's degree, but some do not.	Most of these occupations require a four - year bachelor's degree, but some do not.
Employees in these occupations usually need several years of work-related experience, on-the-job training, and/or vocational training.	Employees in these occupations usually need several years of work-related experience, on-the-job training, and/or vocational training.

Tasks

Financial Examiners	Budget Analysts
Core Tasks	Core Tasks
<p>Generalized Work Activities:</p> <ul style="list-style-type: none"> • Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards. • Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources. • Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information. • Analyzing Data or Information - Identifying the underlying principles, reasons, or facts of information by breaking down information or data into separate parts. • Organizing, Planning, and Prioritizing Work - Developing specific goals and plans to prioritize, organize, and accomplish your work. 	<p>Generalized Work Activities:</p> <ul style="list-style-type: none"> • Analyzing Data or Information - Identifying the underlying principles, reasons, or facts of information by breaking down information or data into separate parts. • Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information. • Monitoring and Controlling Resources - Monitoring and controlling resources and overseeing the spending of money. • Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources. • Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.
Specific Tasks	Specific Tasks
<p>Occupation Specific Tasks:</p> <ul style="list-style-type: none"> • Confer with officials of real estate, securities, or financial institution industries in order to exchange views and discuss issues or pending cases. • Direct and participate in formal and informal meetings with bank directors, trustees, senior management, counsels, outside accountants and consultants in order to gather information and discuss findings. • Establish guidelines for procedures and policies that comply with new and revised regulations, and direct their implementation. • Evaluate data processing applications for institutions under examination in order to develop recommendations for coordinating existing systems with examination procedures. • Examine the minutes of meetings of directors, stockholders and committees in order to investigate the specific authority extended at various levels of management. • Investigate activities of institutions in order to enforce laws and regulations and to ensure legality of transactions and 	<p>Occupation Specific Tasks:</p> <ul style="list-style-type: none"> • Analyze monthly department budgeting and accounting reports to maintain expenditure controls. • Compile and analyze accounting records and other data to determine the financial resources required to implement a program. • Consult with managers to ensure that budget adjustments are made in accordance with program changes. • Direct the preparation of regular and special budget reports. • Examine budget estimates for completeness, accuracy, and conformance with procedures and regulations. • Interpret budget directives and establish policies for carrying out directives. • Match appropriations for specific programs with appropriations for broader programs, including items for emergency funds. • Perform cost-benefit analyses to compare operating programs, review financial requests, or explore alternative financing



- operations or financial solvency.
- Plan, supervise, and review work of assigned subordinates.
 - Prepare reports, exhibits and other supporting schedules that detail an institution's safety and soundness, compliance with laws and regulations, and recommended solutions to questionable financial conditions.
 - Recommend actions to ensure compliance with laws and regulations, or to protect solvency of institutions.
 - Resolve problems concerning the overall financial integrity of banking institutions including loan investment portfolios, capital, earnings, and specific or large troubled accounts.
 - Review and analyze new, proposed, or revised laws, regulations, policies, and procedures in order to interpret their meaning and determine their impact.
 - Review applications for mergers, acquisitions, establishment of new institutions, acceptance in Federal Reserve System, or registration of securities sales in order to determine their public interest value and conformance to regulations, and recommend acceptance or rejection.
 - Review audit reports of internal and external auditors in order to monitor adequacy of scope of reports or to discover specific weaknesses in internal routines.
 - Review balance sheets, operating income and expense accounts, and loan documentation in order to confirm institution assets and liabilities.
 - Train other examiners in the financial examination process.
 - Verify and inspect cash reserves, assigned collateral, and bank-owned securities in order to check internal control procedures.

Detailed Tasks

Detailed Work Activities:

- analyze financial data
- approve or disallow application or license
- conduct financial investigations
- conduct training for personnel
- confer with authorities or community groups
- confer with management or users
- confer with other departmental heads to coordinate activities
- coordinate employee continuing education programs
- develop policies, procedures, methods, or standards
- direct and coordinate activities of workers or staff
- direct and coordinate financial activities
- direct implementation of new procedures, policies, or programs

methods.

- Provide advice and technical assistance with cost analysis, fiscal allocation, and budget preparation.
- Review operating budgets to analyze trends affecting budget needs.
- Seek new ways to improve efficiency and increase profits.
- Summarize budgets and submit recommendations for the approval or disapproval of funds requests.
- Testify before examining and fund-granting authorities, clarifying and promoting the proposed budgets.

Detailed Tasks

Detailed Work Activities:

- advise clients on financial matters
- analyze budgets
- analyze financial data
- analyze financial information to project future revenues or expense
- compile data for financial reports
- compute financial data
- consult with managerial or supervisory personnel
- develop budgets
- develop or maintain budgeting databases
- make presentations on financial matters
- make revenue forecasts
- monitor operational budget
- prepare financial reports
- prepare periodic reports comparing budgeted costs to actual costs
- use accounting or bookkeeping software
- use computers to enter, access and retrieve financial data
- use cost benefit analysis techniques
- use spreadsheet software

Technology - Examples

Accounting software

- Accounting software
- Deltek Costpoint
- Hyperion Enterprise

Analytical or scientific software

- Statistical software

Data base reporting software

- Business Objects Crystal Reports

Data base user interface and query software

- Microsoft Access



policies, or programs

- enforce laws, ordinances, or regulations
- examine documents for completeness, accuracy, or conformance to standards
- explain government laws or regulations
- gather relevant financial data
- interpret laws or legislation
- make presentations
- note discrepancies in financial records
- oversee execution of organizational or program policies
- perform general financial analysis
- plan scientific research or investigative studies
- prepare audit reports or recommendations
- prepare correspondence relating to financial discrepancies
- prepare financial reports
- prepare instruction manuals
- recommend action to ensure compliance
- review laws
- use computers to enter, access and retrieve financial data
- use government regulations
- use knowledge of investigation techniques
- use knowledge of relevant laws
- use oral or written communication techniques
- verify investigative information

Technology - Examples

Compliance software

- Financial compliance software
- NILS INSource
- ODEN Insurance Services State Rules & Regulations
- Oversight Systems software
- System for Electronic Rate and Form Filing SERFF

Data base user interface and query software

- Microsoft Access

Financial analysis software

- ACL Business Assurance Analytics software
- Auditing software
- Financial transaction analysis software
- General Examination System GENESYS
- PricewaterhouseCoopers TeamMate

Information retrieval or search software

- LexisNexis software

- On line analytical processing OLAP software

- Relational database software

- Structured query language SQL

Data mining software

- Extract, transform, load ETL software

Development environment software

- Microsoft Visual Basic

Electronic mail software

- Email software

Enterprise resource planning ERP software

- Adaptive Planning
- Budgeting, forecasting, and planning software
- Business performance management BPM software
- Cognos 8 Business Intelligence
- Cognos 8 Planning
- Enterprise resource planning ERP software
- Everest Software Advanced
- Extensity MPC

- FRx Software Microsoft Forecaster

- Lilly Software Associates VISUAL Enterprise

- Microsoft Dynamics GP

- NetSuite NetERP

- Open Systems TRAVERSE software

- Oracle PeopleSoft Enterprise software

- OutlookSoft

- Revelwood Business Performance Management software

- Sage Software Accpac ERP

- Sage Software Active Planner

- Sage Software MAS 200 ERP

- Sage Software MAS 90 ERP

- SAP Business One

Financial analysis software

- Budget monitoring systems

- Financial reporting software



- wvesuawv

Internet browser software

- Web browser software

Presentation software

- Presentation software

Project management software

- Investigation management software

- Microsoft Project

Spreadsheet software

- Microsoft Excel

- Spreadsheet software

Word processing software

- Microsoft Word

- Word processing software

Tools - Examples

- Adding machines
- Desktop computers
- Notebook computers
- Personal computers

- Microsoft FRx

- Oracle Corporate Performance Management CPM software

- Satori Group proCube software

Graphics or photo imaging software

- Graphics software

Human resources software

- Human resources management system software

- Ultimate Software UltiPro Workforce Management

Object or component oriented development software

- Microsoft Visual Basic.NET

Presentation software

- Microsoft PowerPoint

- Presentation software

Spreadsheet software

- Microsoft Excel

- Spreadsheet software

Time accounting software

- Payroll software

- Time and attendance software

- Valiant Vantage

Word processing software

- Microsoft Word

- Word processing software

Tools - Examples

- Desktop computers
- Laser printers
- Notebook computers
- Personal computers

Labor Market Comparison

Maine Department of Labor.

Description	Financial Examiners	Budget Analysts	Difference
Median Wage	\$ 55,110	\$ 57,290	\$ 2,180
10th Percentile Wage	\$ 36,750	\$ 39,480	\$ 2,730
25th Percentile Wage	N/A	N/A	N/A

75th Percentile Wage	\$ 71,670	\$ 67,800	\$(3,870)
90th Percentile Wage	\$ 82,820	\$ 78,930	\$(3,890)
Mean Wage	\$ 58,060	\$ 57,690	\$(370)
Total Employment - 2062	120	170	50
Employment Base - 2006	116	163	47
Projected Employment - 2071	120	168	48
Projected Job Growth - 2006-2071	3.5 %	3.1 %	-0.4 %
Projected Annual Openings - 2006-2071	2	5	3
Special			

Special Occupations:

National Job Posting Trends

Trend for Financial Examiners and Budget Analysts



Data from [Indeed](http://Indeed.com)

Programs

Related Programs

Accounting

Accounting. A program that prepares individuals to practice the profession of accounting and to perform related business functions. Includes instruction in accounting principles and theory, financial accounting, managerial accounting, cost accounting, budget control, tax accounting, legal aspects of accounting, auditing, reporting procedures, statement analysis, planning and consulting, business information systems, accounting research methods, professional standards and ethics, and applications to specific for-profit, public, and non-profit organizations.

Institution	Address	City	URL
University of Maine at Augusta	46 University Dr	Augusta	www.uma.maine.edu/



Beal College	99 Farm Road	Bangor	bealcollege.edu
Husson College	One College Circle	Bangor	www.husson.edu
Husson College	One College Circle	Bangor	www.husson.edu
University of Maine at Machias	9 O'Brien Ave	Machias	www.umm.maine.edu
University of Maine		Orono	www.umaine.edu/
Andover College	901 Washington Ave	Portland	WWW.ANDOVERCOLLEGE.edu
Andover College	901 Washington Ave	Portland	WWW.ANDOVERCOLLEGE.edu
University of Southern Maine	96 Falmouth St	Portland	www.usm.maine.edu
University of Southern Maine	96 Falmouth St	Portland	www.usm.maine.edu
University of Maine at Presque Isle	181 Main St	Presque Isle	www.umpi.maine.edu
Saint Josephs College	278 Whites Bridge Rd	Standish	www.sjcme.edu
Saint Josephs College	278 Whites Bridge Rd	Standish	www.sjcme.edu
Thomas College	180 W River Rd	Waterville	www.thomas.edu
Thomas College	180 W River Rd	Waterville	www.thomas.edu
York County Community College	112 College Drive	Wells	www.yccc.edu

Finance, General

Finance, General. A program that generally prepares individuals to plan, manage, and analyze the financial and monetary aspects and performance of business enterprises, banking institutions, or other organizations. Includes instruction in principles of accounting; financial instruments; capital planning; funds acquisition; asset and debt management; budgeting; financial analysis; and investments and portfolio management.

Institution	Address	City	URL
Husson College	One College Circle	Bangor	www.husson.edu
Saint Josephs College	278 Whites Bridge Rd	Standish	www.sjcme.edu
Thomas College	180 W River Rd	Waterville	www.thomas.edu

Public Finance

Public Finance. A program that prepares individuals to manage the financial assets and budgets of public sector organizations. Includes instruction in public trusts and investments; the laws and procedures used to plan, prepare and administer public agency budgets; and the preparation and analysis of public budget projections and policies.

No information on schools for the program

Maine Statewide Promotion Opportunities for Financial Examiners

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
13-2061.00	Financial Examiners	100	4	120	\$55,110.00	\$0.00	3%	2	

13-2051.00	Financial Analysts	93	4	210	\$71,380.00	\$16,270.00	10%	4	
13-2053.00	Insurance Underwriters	91	3	460	\$56,090.00	\$980.00	-1%	12	
13-2031.00	Budget Analysts	91	4	170	\$57,290.00	\$2,180.00	3%	5	
13-2052.00	Personal Financial Advisors	90	3	360	\$94,100.00	\$38,990.00	10%	13	
11-3031.02	Financial Managers, Branch or Department	90	4	2,440	\$67,670.00	\$12,560.00	7%	58	
11-3031.01	Treasurers and Controllers	90	5	2,440	\$67,670.00	\$12,560.00	7%	58	
11-2031.00	Public Relations Managers	89	4	290	\$71,020.00	\$15,910.00	9%	10	
11-3041.00	Compensation and Benefits Managers	89	3	200	\$68,560.00	\$13,450.00	2%	5	
23-1011.00	Lawyers	87	5	1,910	\$80,120.00	\$25,010.00	6%	73	★
25-1063.00	Economics Teachers, Postsecondary	87	5	80	\$73,830.00	\$18,720.00	11%	2	
41-1012.00	First-Line Supervisors/Managers of Non-Retail Sales Workers	87	4	930	\$55,220.00	\$110.00	-1%	19	
25-1011.00	Business Teachers, Postsecondary	87	5	230	\$56,500.00	\$1,390.00	13%	7	★
11-9131.00	Postmasters and Mail Superintendents	85	3	420	\$55,200.00	\$90.00	-5%	10	
15-2041.00	Statisticians	85	5	40	\$56,620.00	\$1,510.00	5%	1	

Special Occupations:

Top Industries for Budget Analysts					
Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Federal government, excluding postal service	919999	22.38%	13,843	13,086	-5.47%
Local government, excluding education and hospitals	939300	11.22%	6,942	7,799	12.34%
State government, excluding education and hospitals	929200	10.17%	6,292	6,175	-1.87%
Colleges, universities, and professional schools, public and private	611300	9.30%	5,754	6,437	11.87%
Management of companies and enterprises	551100	6.44%	3,983	4,591	15.28%
Aerospace product and parts manufacturing	336400	4.39%	2,716	2,766	1.84%
Elementary and secondary schools, public and private	611100	2.92%	1,806	1,903	5.38%
Management, scientific, and technical consulting services	541600	2.77%	1,714	3,060	78.52%



Navigational, measuring, electromedical, and control instruments manufacturing	334500	2.74%	1,693	1,621	-4.26%
Computer systems design and related services	541500	2.24%	1,385	1,870	35.02%
General medical and surgical hospitals, public and private	622100	1.63%	1,009	1,117	10.71%
Research and development in the physical, engineering, and life sciences	541710	1.54%	953	1,016	6.69%
Wired telecommunications carriers	517100	0.99%	614	482	-21.49%
Accounting, tax preparation, bookkeeping, and payroll services	541200	0.98%	606	719	18.60%
Junior colleges, public and private	611200	0.82%	510	563	10.49%

Top Industries for Financial Examiners

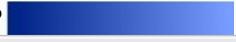
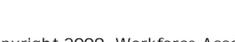
Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Federal government, excluding postal service	919999	22.55%	5,771	5,455	-5.47%
State government, excluding education and hospitals	929200	13.89%	3,554	3,488	-1.87%
Depository credit intermediation	522100	13.59%	3,476	3,544	1.95%
Securities and commodity contracts, brokerages, and exchanges	5231-2	7.56%	1,934	2,772	43.28%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	6.44%	1,647	1,975	19.92%
Other financial investment activities	523900	5.74%	1,469	2,070	40.93%
Monetary authorities - central bank	521100	5.58%	1,429	1,508	5.55%
Management of companies and enterprises	551100	5.20%	1,332	1,535	15.28%
Activities related to credit intermediation	522300	1.82%	466	603	29.48%
Direct insurance (except life, health, and medical) carriers	524120	1.68%	431	451	4.52%
Management, scientific, and technical consulting services	541600	1.56%	399	712	78.52%
Local government, excluding education and hospitals	939300	1.08%	277	312	12.34%
Other insurance related activities	524290	0.72%	186	222	19.53%
Data processing, hosting, and related services	518200	0.49%	126	170	35.19%
Colleges, universities, and professional schools, public and private	611300	0.46%	118	132	11.87%



TORQ Analysis of Financial Examiners to Law Clerks

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Financial Examiners	13-2061.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	Law Clerks	23-2092.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

TORQ RESULTS											
Grand TORQ:										91	
Ability TORQ			Skills TORQ				Knowledge TORQ				
Level			97	Level			89	Level			86
Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Near Vision	64	2	65	Critical Thinking	84	17	94	Clerical	71	4	75
				Writing	90	16	75	Foreign Language	6	4	72
				Active Learning	79	12	83				
				Time Management	79	8	71				
				Speaking	67	6	78				
				Reading Comprehension	77	4	95				
LEVEL and IMPT (IMPORTANCE) refer to the Target Law Clerks. GAP refers to level difference between Financial Examiners and Law Clerks.											

ASK ANALYSIS			
Ability Level Comparison - Abilities with importance scores over 50			
Description	Financial Examiners	Law Clerks	Importance
Oral Comprehension	64 	62 	75 
Written Comprehension	64 	62 	72 
Oral Expression	66 	60 	72 
Problem Sensitivity	64 	48 	72 
Speech Recognition	53 	53 	68 
Near Vision	62 	64 	65 
Speech Clarity	50 	44 	65 
Deductive Reasoning	67 	48 	62 
Inductive Reasoning	62 	48 	62 
Information Ordering	57 	46 	62 
Written Expression	60 	53 	59 
Category Flexibility	50 	44 	56 

Selective Attention	41	41	53
Skill Level Comparison - Abilities with importance scores over 69			
Description	Financial Examiners	Law Clerks	Importance
Reading Comprehension	73	77	95
Critical Thinking	67	84	94
Active Learning	67	79	83
Speaking	61	67	78
Writing	74	90	75
Time Management	71	79	71
Knowledge Level Comparison - Knowledge with importance scores over 69			
Description	Financial Examiners	Law Clerks	Importance
Clerical	67	71	75
Foreign Language	2	6	72

Experience & Education Comparison					
Related Work Experience Comparison			Required Education Level Comparison		
Description	Financial Examiners	Law Clerks	Description	Financial Examiners	Law Clerks
10+ years	2%	0%	Doctoral	0%	23%
8-10 years	0%	0%	Professional Degree	2%	21%
6-8 years	0%	0%	Post-Masters Cert	0%	0%
4-6 years	29%	30%	Master's Degree	0%	2%
2-4 years	47%	2%	Post-Bachelor Cert	10%	0%
1-2 years	13%	11%	Bachelors	81%	11%
6-12 months	6%	4%	AA or Equiv	0%	39%
3-6 months	0%	3%	Some College	2%	0%
1-3 months	0%	0%	Post-Secondary Certificate	0%	1%
0-1 month	0%	4%	High School Diploma or GED	2%	0%
None	0%	42%	No HSD or GED	0%	0%
Financial Examiners			Law Clerks		
Most Common Educational/Training Requirement:					
Bachelor's degree			Bachelor's degree		
Job Zone Comparison					
4 - Job Zone Four: Considerable Preparation Needed			4 - Job Zone Four: Considerable Preparation Needed		
A minimum of two to four years of work-related skill, knowledge, or experience is needed for these occupations. For example, an accountant must complete four years of college and work for several years in accounting to be considered qualified.			A minimum of two to four years of work-related skill, knowledge, or experience is needed for these occupations. For example, an accountant must complete four years of college and work for several years in accounting to be considered qualified.		
Most of these occupations require a four - year bachelor's degree, but some do not.			Most of these occupations require a four - year bachelor's degree, but some do not.		
Employees in these occupations usually need several years of work-related experience, on-the-job training, and/or vocational training.			Employees in these occupations usually need several years of work-related experience, on-the-job training, and/or vocational training.		



Tasks

Financial Examiners

Law Clerks

Core Tasks

Generalized Work Activities:

- Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Analyzing Data or Information - Identifying the underlying principles, reasons, or facts of information by breaking down information or data into separate parts.
- Organizing, Planning, and Prioritizing Work - Developing specific goals and plans to prioritize, organize, and accomplish your work.

Specific Tasks

Occupation Specific Tasks:

- Confer with officials of real estate, securities, or financial institution industries in order to exchange views and discuss issues or pending cases.
- Direct and participate in formal and informal meetings with bank directors, trustees, senior management, counsels, outside accountants and consultants in order to gather information and discuss findings.
- Establish guidelines for procedures and policies that comply with new and revised regulations, and direct their implementation.
- Evaluate data processing applications for institutions under examination in order to develop recommendations for coordinating existing systems with examination procedures.
- Examine the minutes of meetings of directors, stockholders and committees in order to investigate the specific authority extended at various levels of management.
- Investigate activities of institutions in order to enforce laws and regulations and to ensure legality of transactions and operations or financial solvency.
- Plan, supervise, and review work of assigned subordinates.
- Prepare reports, exhibits and other supporting schedules that detail an institution's safety and soundness, compliance with laws and regulations, and recommended solutions to questionable financial conditions.
- Recommend actions to ensure compliance

Core Tasks

Generalized Work Activities:

- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
- Updating and Using Relevant Knowledge - Keeping up-to-date technically and applying new knowledge to your job.
- Organizing, Planning, and Prioritizing Work - Developing specific goals and plans to prioritize, organize, and accomplish your work.

Specific Tasks

Occupation Specific Tasks:

- Appraise and inventory real and personal property for estate planning.
- Arrange transportation and accommodation for witnesses and jurors, if required.
- Communicate and arbitrate disputes between parties.
- Deliver or direct delivery of subpoenas to witnesses and parties to action.
- Prepare affidavits of documents and maintain document files and case correspondence.
- Prepare real estate closing statements and assist in closing process.
- Research and analyze law sources to prepare drafts of briefs or arguments for review, approval, and use by attorney.
- Review and file pleadings, petitions and other documents relevant to court actions.
- Search for and study legal documents to investigate facts and law of cases, to determine causes of action and to prepare cases.
- Serve copies of pleas to opposing counsel.
- Store, catalog, and maintain currency of legal volumes.

Detailed Tasks

Detailed Work Activities:

- analyze existing evidence or facts
- analyze legal questions
- appraise, evaluate, or inventory real property or equipment



recommendations to ensure compliance with laws and regulations, or to protect solvency of institutions.

- Resolve problems concerning the overall financial integrity of banking institutions including loan investment portfolios, capital, earnings, and specific or large troubled accounts.
- Review and analyze new, proposed, or revised laws, regulations, policies, and procedures in order to interpret their meaning and determine their impact.
- Review applications for mergers, acquisitions, establishment of new institutions, acceptance in Federal Reserve System, or registration of securities sales in order to determine their public interest value and conformance to regulations, and recommend acceptance or rejection.
- Review audit reports of internal and external auditors in order to monitor adequacy of scope of reports or to discover specific weaknesses in internal routines.
- Review balance sheets, operating income and expense accounts, and loan documentation in order to confirm institution assets and liabilities.
- Train other examiners in the financial examination process.
- Verify and inspect cash reserves, assigned collateral, and bank-owned securities in order to check internal control procedures.

Detailed Tasks

Detailed Work Activities:

- analyze financial data
- approve or disallow application or license
- conduct financial investigations
- conduct training for personnel
- confer with authorities or community groups
- confer with management or users
- confer with other departmental heads to coordinate activities
- coordinate employee continuing education programs
- develop policies, procedures, methods, or standards
- direct and coordinate activities of workers or staff
- direct and coordinate financial activities
- direct implementation of new procedures, policies, or programs
- enforce laws, ordinances, or regulations
- examine documents for completeness, accuracy, or conformance to standards
- explain government laws or regulations
- gather relevant financial data
- interpret laws or legislation
- make presentations
- note discrepancies in financial records

- arrange for transportation or accommodations
- assist with legal research
- communicate technical information
- compile evidence for court actions
- conduct legal research
- decide causes of legal action
- direct serving of legal documents
- examine data against legal precedents
- file documents in court
- follow rules of evidence procedures in legal setting
- maintain records, reports, or files
- mediate or arbitrate disputes
- organize legal information or records
- organize reference materials
- search legal records
- use knowledge of legal procedural rules
- use oral or written communication techniques

Technology - Examples



- oversee execution of organizational or program policies
- perform general financial analysis
- plan scientific research or investigative studies
- prepare audit reports or recommendations
- prepare correspondence relating to financial discrepancies
- prepare financial reports
- prepare instruction manuals
- recommend action to ensure compliance
- review laws
- use computers to enter, access and retrieve financial data
- use government regulations
- use knowledge of investigation techniques
- use knowledge of relevant laws
- use oral or written communication techniques
- verify investigative information

Technology - Examples

Compliance software

- Financial compliance software
- NILS INSource
- ODEN Insurance Services State Rules & Regulations
- Oversight Systems software
- System for Electronic Rate and Form Filing SERFF

Data base user interface and query software

- Microsoft Access

Financial analysis software

- ACL Business Assurance Analytics software
- Auditing software
- Financial transaction analysis software
- General Examination System GENESYS
- PricewaterhouseCoopers TeamMate

Information retrieval or search software

- LexisNexis software
- Westlaw

Internet browser software

- Web browser software

Presentation software

- Presentation software

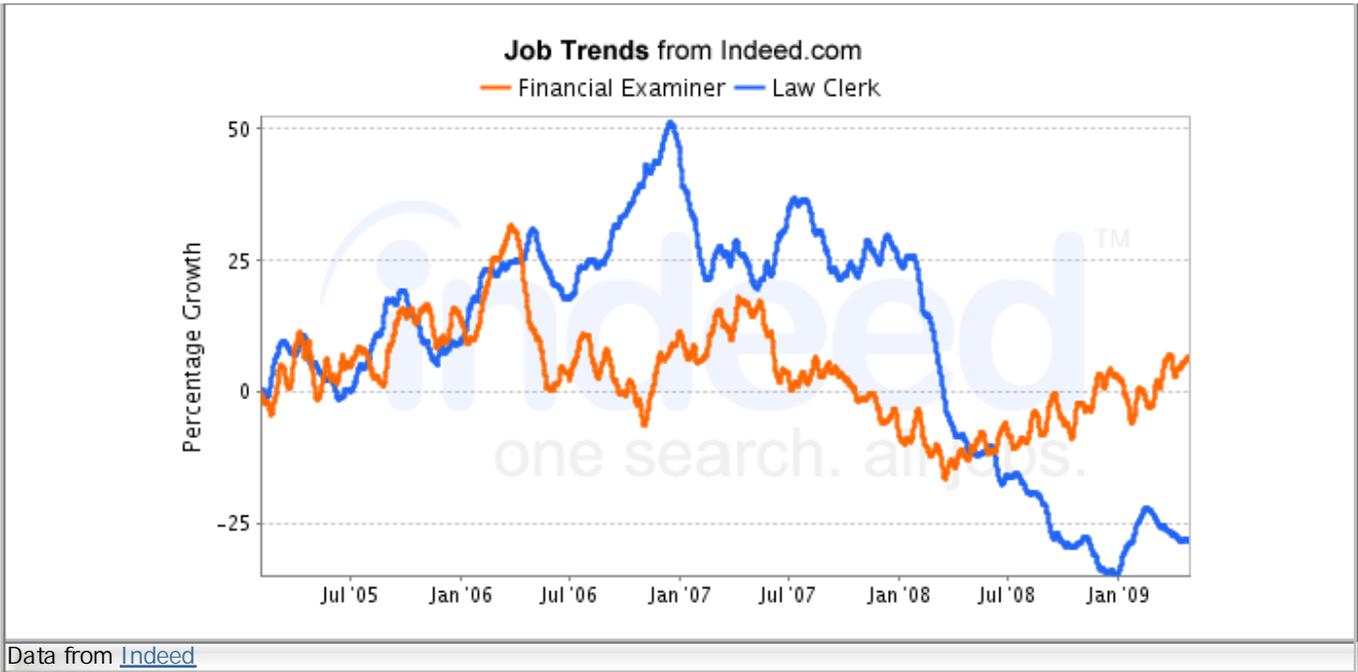
Project management software

- Investigation management software

<ul style="list-style-type: none"> • Microsoft Project Spreadsheet software
<ul style="list-style-type: none"> • Microsoft Excel
<ul style="list-style-type: none"> • Spreadsheet software Word processing software
<ul style="list-style-type: none"> • Microsoft Word
<ul style="list-style-type: none"> • Word processing software
Tools - Examples
<ul style="list-style-type: none"> • Adding machines
<ul style="list-style-type: none"> • Desktop computers
<ul style="list-style-type: none"> • Notebook computers
<ul style="list-style-type: none"> • Personal computers

Labor Market Comparison			
Maine Department of Labor.			
Description	Financial Examiners	Law Clerks	Difference
Median Wage	\$ 55,110	\$ 43,930	\$(11,180)
10th Percentile Wage	\$ 36,750	\$ 29,770	\$(6,980)
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 71,670	\$ 49,260	\$(22,410)
90th Percentile Wage	\$ 82,820	\$ 54,260	\$(28,560)
Mean Wage	\$ 58,060	\$ 42,860	\$(15,200)
Total Employment - 2062	120	50	-70
Employment Base - 2006	116	55	-61
Projected Employment - 2071	120	51	-69
Projected Job Growth - 2006-2071	3.5 %	-7.3 %	-10.7 %
Projected Annual Openings - 2006-2071	2	1	-1
Special			
Special Occupations:			

National Job Posting Trends
Trend for Financial Examiners and Law Clerks



Programs			
Related Programs			
Law (LL.B., J.D.)			
Law (LL.B., J.D.). A program that prepares individuals for the independent professional practice of law, for taking state and national bar examinations, and for advanced research in jurisprudence. Includes instruction in the theory and practice of the legal system, including the statutory, administrative, and judicial components of civil and criminal law.			
Institution	Address	City	URL
University of Southern Maine	96 Falmouth St	Portland	www.usm.maine.edu

Maine Statewide Promotion Opportunities for Financial Examiners									
O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
13-2061.00	Financial Examiners	100	4	120	\$55,110.00	\$0.00	3%	2	
13-2051.00	Financial Analysts	93	4	210	\$71,380.00	\$16,270.00	10%	4	
13-2031.00	Budget Analysts	91	4	170	\$57,290.00	\$2,180.00	3%	5	
13-2053.00	Insurance Underwriters	91	3	460	\$56,090.00	\$980.00	-1%	12	
11-3031.01	Treasurers and Controllers	90	5	2,440	\$67,670.00	\$12,560.00	7%	58	
11-3031.02	Financial Managers, Branch or Department	90	4	2,440	\$67,670.00	\$12,560.00	7%	58	
13-2052.00	Personal Financial Advisors	90	3	360	\$94,100.00	\$38,990.00	10%	13	

11-3041.00	Compensation and Benefits Managers	89	3	200	\$68,560.00	\$13,450.00	2%	5	
11-2031.00	Public Relations Managers	89	4	290	\$71,020.00	\$15,910.00	9%	10	
25-1063.00	Economics Teachers, Postsecondary	87	5	80	\$73,830.00	\$18,720.00	11%	2	
41-1012.00	First-Line Supervisors/Managers of Non-Retail Sales Workers	87	4	930	\$55,220.00	\$110.00	-1%	19	
23-1011.00	Lawyers	87	5	1,910	\$80,120.00	\$25,010.00	6%	73	★
25-1011.00	Business Teachers, Postsecondary	87	5	230	\$56,500.00	\$1,390.00	13%	7	★
11-9131.00	Postmasters and Mail Superintendents	85	3	420	\$55,200.00	\$90.00	-5%	10	
15-2041.00	Statisticians	85	5	40	\$56,620.00	\$1,510.00	5%	1	

Special Occupations:

Top Industries for Law Clerks

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Legal services	541100	44.55%	16,346	16,159	-1.15%
Local government, excluding education and hospitals	939300	26.68%	9,790	9,898	1.10%
Self-employed workers, primary job	000601	10.77%	3,950	3,788	-4.12%
State government, excluding education and hospitals	929200	10.38%	3,808	3,363	-11.68%
Employment services	561300	2.02%	741	844	13.91%
Management of companies and enterprises	551100	1.21%	444	461	3.75%
Self-employed workers, secondary job	000602	0.69%	252	226	-10.41%
Federal government, excluding postal service	919999	0.62%	228	194	-14.92%
Direct insurance (except life, health, and medical) carriers	524120	0.25%	92	87	-5.93%
Colleges, universities, and professional schools, public and private	611300	0.15%	54	55	0.68%

Top Industries for Financial Examiners

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Federal government, excluding postal service	919999	22.55%	5,771	5,455	-5.47%
State government, excluding education and hospitals	929200	13.89%	3,554	3,488	-1.87%
Depository credit intermediation	522100	13.59%	3,476	3,544	1.95%

Securities and commodity contracts, brokerages, and exchanges	5231-2	7.56%	1,934	2,772	43.28%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	6.44%	1,647	1,975	19.92%
Other financial investment activities	523900	5.74%	1,469	2,070	40.93%
Monetary authorities - central bank	521100	5.58%	1,429	1,508	5.55%
Management of companies and enterprises	551100	5.20%	1,332	1,535	15.28%
Activities related to credit intermediation	522300	1.82%	466	603	29.48%
Direct insurance (except life, health, and medical) carriers	524120	1.68%	431	451	4.52%
Management, scientific, and technical consulting services	541600	1.56%	399	712	78.52%
Local government, excluding education and hospitals	939300	1.08%	277	312	12.34%
Other insurance related activities	524290	0.72%	186	222	19.53%
Data processing, hosting, and related services	518200	0.49%	126	170	35.19%
Colleges, universities, and professional schools, public and private	611300	0.46%	118	132	11.87%

Industry & Occupational Data Sources

TORQ Results: The TORQ Scores is based upon an proprietary algorithm applied against Knowledge, Skills and Ability levels and importance derived from O*NET 12.

ASK Analysis, Experience & Education Levels and Tasks: O*Net 12

Labor Market Comparisons Occupational Projections data from Maine Department of Labor

National Posting Trends Indeed.com

Labor Pool & Promotions Opportunities: Occupational Projections data from Maine Department of Labor

Top Industries: Occupational Employment Statistics program (U.S. Bureau of Labor Statistics)