

WORLD OF WORK

CAREER DOCTOR



Paul Mullan

QI am in the process of doing my qualified financial adviser (QFA) exams as I'm working in one of the retail banks in Ireland. After I complete the exams, what options do I have available to me? Could I move to another area of the bank or into a different industry altogether — say insurance? At the moment I'm a clerk in the bank. I also have a certificate in business.

AThe qualified financial adviser (QFA) qualification is a recognised benchmark qualification for financial advisers in Ireland. As the QFA diploma meets the minimum competency required for selling and advising on financial products, this would open up immediate possibilities for you. Equally, the QFA qualification — complemented with your business qualification and your experience to date — could potentially open up many options within retail banking, financial and insurance sectors, but also outside these sectors. So, to answer your question, there are unlimited options available.

The important question should be what do you want to do and not what can you do. I find that many jobseekers limit themselves and they let qualifications dictate what they can and cannot achieve. I accept that there are qualification prerequisites for some professions but, for the greater part, the type of qualification is not so important. Some of the most successful people in business have no qualifications and, equally, there are many leading figures in a variety of professions with unrelated qualifications. To support my point, the QFA is one of my qualifications. For many jobseekers, qualifications can act like a street light and give the impression that they can only look for jobs where the light shines. This limits avenues and many options beyond the light remain unexplored.

If you don't know where you are going, any road will take you there. You must decide what you want to do and then plan and research how to get there. It is important to look at your personality, interests and motivations to help you understand yourself better. Then you can research professions and career areas and make better informed decisions. Best of luck with your exams.

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