



Early Start to the Finance Option

March 24, 2026

Land Acknowledgement

UBC Vancouver (Point Grey) is located on the traditional, ancestral, and unceded territory of the x^wməθk^wəyəm (Musqueam) people.

To learn about the lands that you occupy, visit www.native-land.ca



Session Outline

- Introductions
- Why finance and what makes careers in finance special
- Why we offer an Early Start to the Finance option
- Eligibility and admissions criteria
- Registration in required Finance courses in Year 2
- Finance option requirements
- Popular career paths in Finance
- Key skills and attributes
- Understanding roles and recruiting prep
- Opportunities for involvement and experience
- Is this option pathway the right fit for me?
- Q & A



Introductions

UBC Sauder Finance Division

- **Jan Bena**, Associate Professor, Bank of Montreal Chair in International Finance
- **Jose Pizarro**, Lecturer, Finance Division

Hari B. Varshney Business Career Centre

- **Misa Zhang**, Career Strategist, BCom Careers

Office of Student Academic Services

- **Abril Castillo**, Academic Advisor

Why You Should be Thinking About Finance Today

- **The importance of capital markets and finance in the society continues to increase.**
- Finance professionals and institutions are assuming broader societal roles through initiatives such as impact investing and climate finance.
- The path to finance careers requires **strong academics** coupled with **experiential learning**. UBC Sauder excels in both.
- **Finance industry offers abundant opportunities including early hiring. It's beneficial to get informed and explore now.**

Why Pursue a Career in Finance?

- **Dynamic and innovative industry with a consistent high demand for graduates**
- **Offers stimulating and exciting job opportunities**
- **Rapid career progression compared to other sectors**
- **Defined pathways for advancement with ample opportunities for growth and excellence**
- **Diverse career paths available to cater to different individual preferences**
- **Global work opportunities**
- **Abundant exit opportunities if you choose to transition out of finance**

Finance Careers

Traditional Areas

- Money Management
- Investment Banking
- Corporate Finance
- Commercial Banking
- Central Banking, Regulation, and Compliance

Rapidly Advancing Areas

- Venture Capital
- Private Equity, Private Credit
- FinTech, Digital Finance
- Big Data with AI Integration
- Sustainable Finance, Impact Investing
- Climate Finance
- Financial Forensics



City	Value	Change
LONDON	126,500	+1.2%
NEW YORK	118,348	+0.8%
TOKYO	118,216	+1.5%

**AI-DRIVEN TRANSFORMATION:
FINANCE INDUSTRY REVOLUTION**
AI is creating unprecedented opportunities.
For young people with drive and energy, the future is now.
(with an updated projection: **+20% GROWTH PROJECTED**)



Why we Offer an Early Start to the Finance Option

- *The **ESTF** started 5 years ago as a response to job market:* internships in capital markets are being offered earlier with interviews during fall of Year 2 and 3.
- *Allow students to take **COMM 298** in Summer Term 1 of Year 1 or Term 1 of Year 2*
 - Take **COMM 370** and/or **COMM 371** in Term 2 of Year 2.
 - Take **COMM 374** in Term 1 of Year 3 (requires **COMM 370** and **371**).
- Aimed at students that, before the beginning of their Year 2, have a **interest in finance and desire to explore careers in capital markets**.
- The Early Start reframes the curriculum timeline, expanding access to unique **opportunities** and meaningful **flexibility**.
- Finance is evolving fast, with compelling opportunities far beyond capital markets. Take your time, explore widely, and enter the Finance option in Year 3.

Why the Early Start Makes Sense

- ***Get a head start on your career***
 - ESTF allows you begin specializing in Finance in Year 2 and complete all Finance option requirements by Year 3, giving them a ***full year's edge over the traditional pathway.***
- ***Earlier access to recruiters and events***
 - The Early Start gives students a recruiting advantage, firms are increasingly targeting finance-interested candidates ***earlier*** in their academic careers, and ***this programs puts students ahead of that curve.***
 - Students gain direct access to ***practitioners and peers through dedicated events***, including the Finance Speaker Series, Interview Skills Workshops, and ESTF Socials, building both career knowledge and a professional network.
- ***Hands-on skills sooner***
 - The program gives students the opportunity to ***practice relevant skills in deepness that cannot be achieved outside the classroom***, better preparing you for interviews.
 - Complement the curriculum with the **[Financial Modelling & Interview Prep Program](#)**.

Why the Early Start Makes Sense

- ***No risk in trying***
 - Students can decide to not continue in the ESTF after Term 1, and still follow the traditional Finance option pathway after completing Year 2.
 - ***You may realize that finance is not for you, at a low cost.***
 - ***Applying doesn't close any doors! It only opens opportunities.***
- ***A signal of commitment and interest***
 - The competitive, application-based nature of the program (with both academic and qualitative components) ***means admission itself becomes a differentiator on a resume, demonstrating drive and academic ability to future employers.***
- ***Complement your coursework***
 - Courses like [COMM 271 - Introduction to Capital Markets](#) are designed to complement the ESTF curriculum, so if you're interested in them, the ESTF is the best way to get the most out of your experience.

The ESTF Community



Jasleen Bahia

Associate at Tapestry Community
Capital
ESTF 2021 Alumni

- **Build strong technical foundations** in finance early
- Exposure to the **finance community** at Sauder
- **Connections** with other students who were equally driven



Justin Li

Analyst at Oak Hill Advisors, L.P.
ESTF 2022 Alumni

- **Explore** my interest in finance quicker and more in depth
- **Meet like minded peers**, many of whom I remain connected to today
- **Gain exposure earlier**, critical to hitting the ground running in a career these days



Glenn Shelrud

Corporate Development at Inventa
Capital
ESTF 2023 Alumni

- **Build technical skills** ahead of the typical curve
- **Build strong relationships** with key faculty at Sauder, who provided valuable guidance on career paths in finance and the resources needed to succeed in technical interviews



Helaina Bromwich

Sauder Student - Analyst, UBC PMF
ESTF 2024 Alumni

- Excellent opportunity to **build understanding** of the financial sector and core finance theory
- **Connect** you with like-minded students through the Events

What is Required to be Eligible?

To be eligible for the Early Start to the Finance option, students are required to:

1. Be starting Year 2 for the first time in 2026W. Students who had a Year 2 eligibility in a previous winter session are not eligible
2. Have the following courses completed before the end of **Term 1** of 2026W:
 - **COMM 190 – Introduction to Quantitative Decision Making**
 - **COMM 293 – Financial Accounting**
 - **COMM 295 – Managerial Economics**
 - **COMM 298 – Introduction to Finance**
3. Have the following courses completed by the end of **Term 2** of 2026W:
 - **COMM 191 – Application of Statistics in Business**
 - **COMM 294 – Managerial Accounting**
4. Be eligible for promotion to Year 3 after 2026W. View mybcom.sauder.ubc.ca/courses-money-and-enrolment/exams-and-grades/promotion-requirements
5. Submit a two-part application for admission to the Early Start to the Finance option
 - i. Part One of the application must be submitted by the end of September 2026
 - ii. Part Two of the application must be submitted by the end of December 2026

Admissions Criteria

Space in the Early Start to the Finance option is limited and admission is competitive.

All courses requiring a minimum GPA must be completed by the ***end of Term 1 of 2026W***. The admissions criteria include:

- A ***minimum*** grade of 65% in each of the following UBC courses: COMM 190, COMM 293 and COMM 295
- A ***minimum*** grade of 75% in COMM 298 - Introduction to Finance
- A ***minimum*** average of 76% calculated on all of: COMM 190, COMM 293, COMM 295, & COMM 298
- ***Responses*** to application questions



Registration in Year 2

2026W Term 1 Required Course

COMM 298 – Introduction to Finance¹

¹ There will be limited space in the Term 1 sections of COMM 298. Registration will be on a first-come, first-served basis depending on your registration date and time. If you are not able to register in a Term 1 section when your registration opens, register for a Term 2 section. If any seats become available in a Term 1 section before the September add/drop deadline, you can switch yourself.

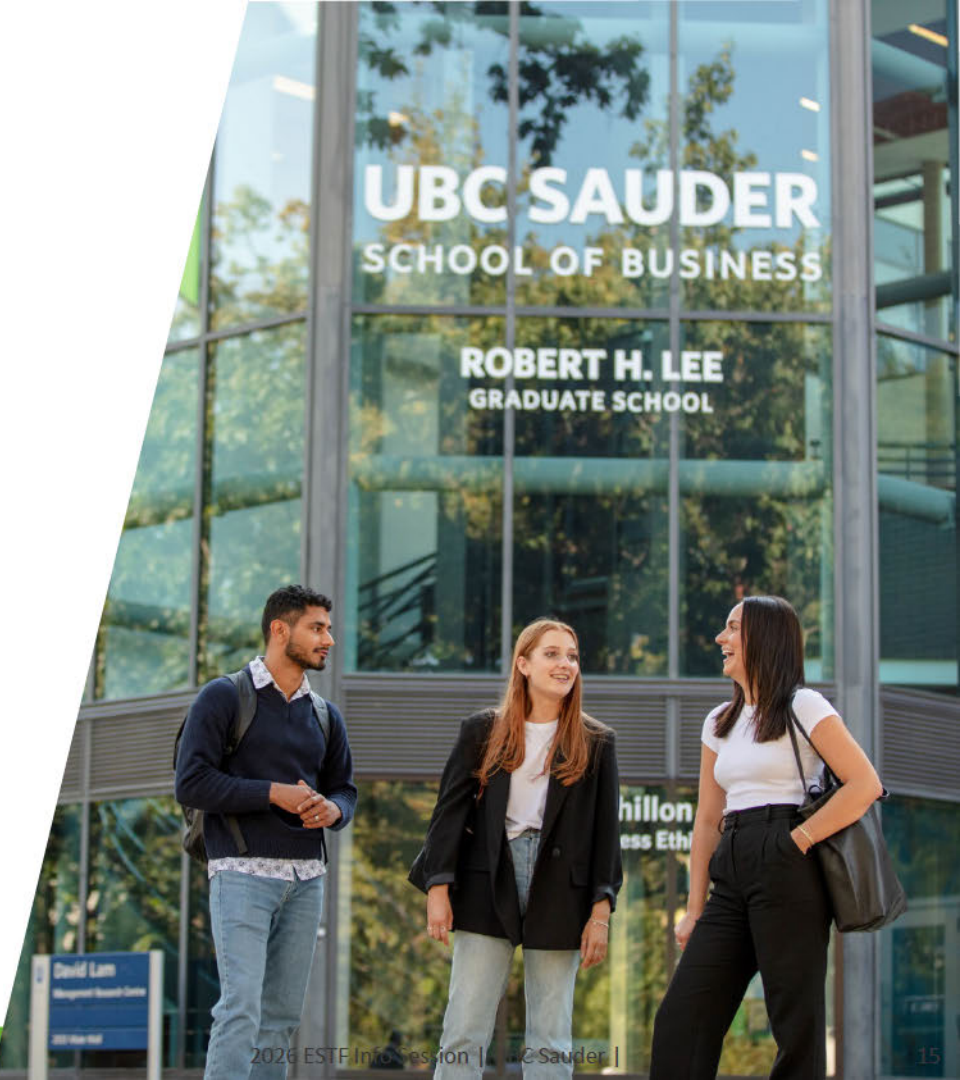
*2026W Term 2 Courses**

COMM 370 – Corporate Finance²

COMM 371 – Investment Theory²

² OSAS will register you in the one or both course at the start of Term 2 once you are accepted to the Early Start to the option.

* Students accepted into the ESTF may choose to take only one of the two courses (COMM_V 370 or COMM_V 371) in Term 2. If so, they will complete the remaining course in Term 1 of Year 3 and take COMM_V 374 in Term 2 of Year 3.



Finance (Year 3 start)

Year 2

COMM 298 Introduction to Finance (Term 2)

Year 3

COMM 370 Corporate Finance (Term 1)

COMM 371 Investment Theory (Term 1)

COMM 374 Applied Financial Markets (Term 2)

Year 4

Six credits from the following courses:

COMM 376 Financial Institutions

COMM 377 International Financial Markets and Institutions

COMM 470 Venture Capital

COMM 471 Mergers and Acquisitions

COMM 474 Fixed Income Markets & Management

COMM 475 Investment Policy

COMM 477 Risk Management & Financial Engineering

COMM 479 Advanced Topics in Corporate Finance

COMM 476 Advanced Topics in Investment Management

COMM 486T FinTech

Early Start to Finance

Year 2

COMM 298 Introduction to Finance (Term 1 or Summer Term 1)

COMM 370 Corporate Finance (Term 2)

COMM 371 Investment Theory (Term 2)

Year 3

COMM 374 Applied Financial Markets (Term 1)

Year 3 or 4

Six credits from the following courses:

COMM 376 Financial Institutions

COMM 377¹ International Financial Markets and Institutions

COMM 470 Venture Capital

COMM 471 Mergers and Acquisitions

COMM 474¹ Fixed Income Markets & Management

COMM 475¹ Investment Policy

COMM 477² Risk Management & Financial Engineering

COMM 479 Advanced Topics in Corporate Finance

COMM 476¹ Advanced Topics in Investment Management

COMM 486T FinTech

¹ COMM 371 is a prerequisite for the course.

² COMM 374 is the prerequisite for the course.

Elective Courses offered by UBC Sauder Finance Division

- Financial Institutions
- M&A
- Venture Capital
- Entrepreneurial Finance and Private Equity
- FinTech
- Behavioral Finance
- Project Finance
- Personal Finance
- Climate Finance
- International Finance
- Investment Policy
- Advanced Topics in Investment Management
- Fixed Income Markets and Management
- Advanced Topics in Corporate Finance
- Risk Management and Financial Engineering
- Applications of AI in Finance

As a career strategist, I often hear students asking...

Other students around me are choosing finance and they seem to be determined. Why am I left behind?

My parents told me I should study finance, but am I a good fit for finance career?

How can I know if I am interested in finance or not?

How is it possible to figure out the career path for the rest of my life when I am only 20?

What if I only know what I dislike but not what I like?



It only means you need to explore your career path. And, there are opportunities for you to explore.

Hear it from industry professionals:

Why did I choose to pursue a career in finance?

- Enjoyed finance courses at school
- Enjoyed reading finance-related news and articles
- Gained valuable insights from finance professors, alumni, upper-year students and friends in the industry and learned more about the different areas of finance
- Discovered passion for finance from case competitions and finance student clubs
- Found interest in subjects that require analytical skills and logical thinking as well as their application to real-world
- Developed strong quantitative skills
- Enjoyed working with and interpreting numbers



Explore your career path

Read

Online Research

Different areas of finance, career paths, potential job responsibilities and required skills

Talk

Networking

Company recruitment sessions, finance networking events, coffee chat with people in finance

Try

Extracurricular Activities

Finance student clubs, case competitions, conferences, school programs



Popular career paths in Finance



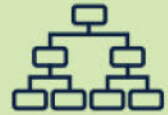
**Banking,
Sales and Trade**



**Equity and Debt
Capital Markets**



**Impact & Socially
Responsible Investing,
Compliance and Risk**



**Asset & Investment
Management**



**Corporate Finance,
ESG**



**Private Equity,
Venture Capital**



**FinTech,
Crypto & DeFi**



**Trading,
Exchanges, Brokers**

And many more!!

Finance Internship Recruitment Cycles

Taking 2028 summer internship in different areas as an example:

January – March, 2027

Mainly investment banking summer analyst positions

April – September, 2027

Sales and Trading, Equity Research, Private Equity, Pension Funds, Wealth Management, Corporate Banking, Commercial Banking positions

September – December, 2027

Different roles in finance keep coming up. From mid September to late October, a lot of companies will host company recruitment sessions on campus/online to recruit Sauder students.

January, 2028

January is the time when we see most finance summer internship openings. You'll also see new postings for 2029 IB summer internship.

February - April, 2028

Very a few postings from big firms. Some postings from small-mid size firms.

May, 2028

2028 summer internship starts!

Mentorship & Specialty Programs

Finance Mentorship Program

Explore career opportunities in the finance sector and prepare for summer recruitment, paired with an industry professional.

Portfolio Management Foundation

The UBC Portfolio Management Foundation (PMF) provides a small group of select BCom students with an experience that will provide world-class training in the global capital markets.

Financial Modelling & Interview Prep Program

A self-paced online training program designed to equip BCom students with comprehensive skills in financial modelling and interview preparation

UBC SWIFT: UBC Sauder Women in Finance Training

An extra-curricular program for BCom students. Through connections between academics and practitioners in finance, students reconcile practical portfolio management with rigorous academic theory.

<https://mybcom.sauder.ubc.ca/career-experience/mentorship-specialty-programs>

Get involved and gain experience

Student-Led Clubs, Funds, and Communities



Competitions & Conferences



Sauder Capital
Markets Challenge



CFA Ethics
Challenge



Early Start to the Finance Option

Have a focus in finance earlier than taking traditional finance option. Get early exposure to finance recruitment and extracurricular activities.

Be better placed to apply for summer internships in the capital markets space based on having more 'technical' knowledge through the finance courses offered.



Exclusive Opportunities for ESTF Students!



Investment Banking Access Pathway (IB-AP) Resume Book

Bridging UBC Sauder's Finance Talent
to Investment Banking Opportunities



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Investment Banking Access Pathway (IB-AP)

The Investment Banking Access Pathway (IB-AP) is a program designed to help 2nd-year students to land summer internship in investment banking.

Participants will submit evidence to demonstrate their potential across eight criteria vetted by employers. Students who meet the GPA requirement and also at least seven of the eight criteria will be included in a Sauder BCom resume book.

The resume book will be distributed to top financial employers like CIBC, RBC, TD, BMO, Scotiabank, and others across North America in January 2027.

Investment Banking Access Pathway (IB-AP)

Selection Criteria

- 1) Finance-learning Initiative: Finance prep courses or self-study activities.
- 2) Strong GPA in Relevant Courses: A minimum GPA of 78% in COMM 190 Introduction to Finance, COMM 293 Introduction to Quantitative Decision, COMM 295 Financial Accounting, and COMM 298 Managerial Economics.
- 3) Relevant Work Experience
- 4) Professionalism, Communication, and Work Ethic
- 5) Finance Competitions
- 6) Involvement with Finance Clubs
- 7) Networking Skills
- 8) Non-Finance Extracurricular Activities

Students who met at least seven criteria and with a minimum cumulative GPA of 80% are included in this Resume Book.

If you want to learn more about IB-AP, please scan on the QR code.



Is this option pathway the right fit for me?

Questions to ask yourself:

- With a such a condensed timeframe, am I ready to commit myself to the additional time needed outside of classes for coffee chats, attending CISs, joining finance-related clubs, taking part in learning / using online resources?
- Am I committed to maintaining my grades throughout my second and third years?
- Do I possibly need more time (a longer runway) for me to explore the multitude of finance careers?



We are here to help!



- Check *Working in Finance* document on COOL
- Drop-in/Book appointment with Career Peer Advisors

Questions?



An aerial photograph of the University of British Columbia campus. The image shows a central green lawn flanked by rows of trees and modern university buildings. In the background, a large body of water is visible, with mountains rising on the horizon under a cloudy sky. The text "Thank you" and the URL "mybcom.sauder.ubc.ca" are overlaid in white on the upper portion of the image.

Thank you
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