We manage risk.

The future is uncertain and full of risk. Risk is the chance that an undesirable event will occur, but risk is also opportunity. That's where we come in.

Actuaries are experts in:
- Evaluating the likelihood of future events—using numbers, not crystal balls.
- Designing creative ways to reduce the likelihood of undesirable events.
- Decreasing the impact of undesirable events that do occur.

We are the leading professionals in finding ways to manage risk. It takes a combination of strong analytical skills, business knowledge, and understanding of human behavior to manage today's complex risks facing our society.

**What Is An Actuary?**

It only makes sense that Actuary is a top-ranked job. We earn high incomes and enjoy a harmonious work/life balance. Our work is intellectually stimulating. And we work in a variety of settings. But no matter where we work, this career comes with one great perk: the satisfaction of solving problems and having an impact.

US News and World Report, the Jobs Rated Almanac, CNN Money, and others all agree: few other occupations offer the combination of benefits that an actuarial career can offer.

In almost every category, such as work environment, employment outlook, job security, growth opportunity, and salary (especially salary), a career as an Actuary is hard to beat.

Actuaries in the U.S. and Canada achieve professional status by passing a set of examinations and completing other requirements prescribed by the Casualty Actuarial Society (CAS) or the Society of Actuaries (SOA).

Unlike other professions, such as law and medicine, most actuarial candidates receive on-the-job training while completing the examination process. Employers are invested in your success and many give candidates study time during working hours, pay exam fees, and award raises for each exam passed. Most employers do prefer to hire candidates who have started the series of examinations on their own and have already passed at least one or two exams.

**A Top-Ranked Job**

An entry level actuary with 1-2 exams passed will draw a starting salary of $60K–$80K (USD) depending on region and industry. Experienced Fellows have the potential to earn upwards of $250K annually.

If you like math, are skilled with numbers, and are interested in a fulfilling and rewarding career, then a career as an Actuary might be for you!

**What Is An Actuary?**

Actuaries manage risk by designing creative ways to reduce the likelihood and impact of undesired events that occur. They also help people and organizations plan for the future and protect themselves from loss and hardships.

For example, actuaries:

- Assess various characteristics to determine how much an insurance company should charge for auto insurance.
- Develop life insurance products so people can feel secure that their families will be cared for in the event of an accident.
- Create companies’ retirement plans so their employees can retire comfortably.

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**A Top-Ranked Job**

A career as an Actuary is hard to beat in almost every category: work environment, employment outlook, job security, growth opportunity, salary, and much more.

We have the satisfaction of solving relevant problems that have an impact on society. Actuaries are well-compensated and earn while they learn. We enjoy a great work/life balance, low stress, and our work is intellectually stimulating.

It only makes sense that Actuary is consistently rated as one of the best jobs in the U.S.

"As actuaries, our work helps society better face foreseen and unforeseen risks – we develop and maintain financial structures that allow people to navigate an uncertain future."

Kezia Charles, FSA, Director, Retirement, Willis Towers Watson

"I enjoy the actuarial profession for its complex math challenges, competitive compensation, and well-respected brand!"

Carlo Lahura, FCAS, Actuarial Consultant, Ernst & Young
WHERE DO ACTUARIES WORK?

Insurance companies can’t function without actuaries, but you can also find actuaries in:
- Consulting
- Government
- Technology companies
- Colleges and universities
- Banks and investment firms
- Accounting firms

Fun fact: actuaries work in key analytical roles at technology companies like Uber, Google, and Expedia, to name a few!

ACTUARIAL EXAMINATIONS

Actuaries in the U.S. and Canada achieve professional status by passing a set of examinations and completing other requirements prescribed by the Casualty Actuarial Society (CAS) or the Society of Actuaries (SOA). Most employers prefer to hire candidates who have already passed at least one or two exams.

Actuarial candidates receive on-the-job training while completing the examination process. Employers invest in your success by providing study time during working hours, paying exam fees, and awarding raises for each exam passed.

PREPARING TO BE AN ACTUARY

If you want to be an actuary, start preparing now!

High School
- Choose classes that prepare you for college.
- Take math classes every year.
- Make the most of Advanced Placement (AP) and advanced courses such as statistics and calculus.
- Enroll in computer science courses to develop your computer skills.

College
- Aim for a broad-based education concentrating on mathematics and business (with a finance emphasis).
- Don’t rule out a major in subjects like economics, business, liberal arts, or finance. A degree in math, statistics or actuarial science is helpful, but not mandatory, and a double major might be a plus.
- Build a strong mathematical background whatever your major. Your curriculum should include calculus, probability and statistics, and any courses your school offers in actuarial science.
- Increase your career options. Take business courses, such as finance, accounting, management, economics and computer science.
- Develop the communication skills that Actuaries need with English, speech and business courses.
- Round out your capabilities with courses in the social sciences and humanities because actuaries are involved in a growing variety of social and political issues.
- Plan to take 1-2 actuarial exams in college (highly recommended).

Want to learn more? Visit BeAnActuary.org today!