



Nr. Prot.: _____

Datë: ___/___/___

Institution: University of Prishtina

Academic Unit: Faculty of Mathematics and Natural Sciences

Study Program: Financial Mathematics in Banking and Insurance

Level of Studies: Bachelor

Number of ECTS Credits: 180

Student Perspective Overview

The student perspective overview aims to identify employment opportunities and academic development paths for graduates of the **Financial Mathematics in Banking and Insurance (BSc)** program. This program is designed to prepare professionals with advanced competencies in financial mathematics, risk analysis, actuarial science, financial modeling, and statistics, equipping them with essential skills for the banking, insurance, and financial industry in general.

This document reflects the University of Prishtina's commitment to preparing qualified personnel capable of contributing to both local and international labor markets, providing high potential for employment, professional advancement, and further academic studies.

Employment Perspective for Graduates

No.	What is the job title and what tasks are included in this role?	Which employment sector in Kosovo typically hires professionals with this profile?	What are the opportunities for further studies in this field?	Which technologies/ tools are primarily used in this profession?	Are there opportunities for international employment in this field?
1	Financial Analyst – Analysis of financial markets, investment assessment, preparation of financial reports.	Banks, microfinance institutions, investment companies, fintech.	MSc in Finance, Financial Engineering, Applied Mathematics.	Advanced Excel, Python, R, MATLAB, SQL.	Highly demanded in European and global financial centers.



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2	Actuary – Risk calculation, premiums, reserves, financial and statistical modeling for insurance.	Insurance companies, pension funds, financial institutions.	MSc in Actuarial Science; SOA/IFoA certifications.	Excel, R, Python, risk software (Prophet, RStudio).	Highly demanded profession in the EU and the USA.
3	Risk Analyst – Assessment of operational, credit, market, and strategic risk.	Banks, insurance companies, financial audit firms, large corporations.	MSc in Risk Management, Finance, Economics.	Python, R, Excel, SQL, Power BI.	Numerous positions in the international financial sector.
4	Credit Risk Analyst – Credit assessment, probability of default modeling, portfolio analysis.	Commercial banks and microfinance institutions.	MSc in Finance, Banking, Quantitative Finance.	SAS, R, Python, Excel, SQL.	High demand in European and global banks.
5	Financial Data Analyst – Financial data analysis, modeling, visualization, and reporting.	Banks, fintech, insurance companies, corporations.	MSc in Data Science, Business Analytics, Econometrics.	Python, R, SQL, Tableau, Power BI, Excel.	Remote work opportunities and high demand in the EU/USA.
6	Econometrics Specialist – Economic and statistical modeling for	Central banks, regulatory institutions, financial companies, NGOs.	MSc in Econometrics, Applied Economics, Statistics	R, Stata, SPSS, Python, EViews.	Favorable positions in international research institutes.



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	financial analyses.				
7	Financial Modeler – Collection and modeling of data for financial simulations and portfolio optimization.	Investment banks, insurance companies, financial consulting firms.	MSc in Financial Engineering, Applied Mathematics.	MATLAB, Python, Excel VBA, C/C++.	Highly demanded in the global finance market.
8.	Insurance Risk Officer – Risk management, portfolio analysis, identification of insurance exposures.	Insurance companies, insurance brokerages.	MSc in Insurance Management, Risk Management.	Excel, R, Power BI, SQL.	Employment opportunities in international insurance companies.

Conclusion

Graduates of the **Financial Mathematics in Banking and Insurance (BSc)** program possess deep knowledge in financial mathematics, statistics, actuarial science, risk analysis, and modeling. These competencies make them competitive in the banking sector, the insurance industry, and the wider financial market, both in Kosovo and internationally.

The program also provides a solid foundation for further studies at the master's and doctoral levels in finance, applied mathematics, statistics, actuarial science, and related fields, enabling sustainable professional and academic development.