

Treasury Career Transition Cheat Sheet

Who this is for:

- Finance professionals (Accounting, FP&A, Audit, Banking, Consulting)
- Career switchers (engineers, operations, entrepreneurs)
- Students & early-career professionals curious about Treasury
- Mid-career professionals aiming to deepen financial strategy skills

What Is Treasury?

Treasury is the strategic function that manages a company's cash, liquidity, funding, risk, and investments ensuring financial stability and supporting growth.

💡 Think of Treasury as the heart of financial decision-making, connecting strategy to cash.



Treasury Roadmap: Key areas to master

Pillar	Description	Key Tools/Concepts
1. Cash Management	Day-to-day cash inflows/outflows	Bank reconciliation, cash positioning, daily liquidity reports
2. Liquidity Planning	Forecasting future cash needs	Rolling cashflow forecast, liquidity buffers, working capital
3. Bank Relationship Management	Managing partners and negotiations	RFPs, fee analysis, account structure, KYC
4. Risk Management	Identifying and mitigating FX/IR/credit risks	Hedging, VaR, risk dashboards, policies
5. Funding & Capital Markets	Raising short- and long-term funding	Commercial papers, credit facilities, bonds
6. Treasury Accounting & Controls	Ensuring compliance & audit-readiness	Treasury policies, audit trail, SOX controls
7. Investment Management	Deploying excess cash wisely	Investment policy, yield curve, asset allocation
8. Treasury Technology & Systems	Automating and optimizing treasury	TMS, APIs, bank connectivity, cash pooling

Top Skills to Build for Success

💬 **Stakeholder Communication** – translate data into insights

🔍 **Analytical Thinking** – scenario modeling, variance analysis

📊 **Excel & Financial Modeling** – cash flow, FX impact, debt covenants

🧠 **Strategic Thinking** – align treasury to corporate growth

💻 **Tech Savvy** – knowledge of Treasury Management Systems (TMS), APIs

🛡️ **Governance & Compliance** – understanding policies, SOX, audit readiness

Certifications to Boost Your Credibility

Cert	Full Name	Best For
CTP	Certified Treasury Professional	Mid-level & experienced treasury
ACT Qualifications	Association of Corporate Treasurers (UK)	Global recognition
CFA	Chartered Financial Analyst	Capital markets, investment treasury
FMVA	Financial Modeling & Valuation Analyst	Excel-heavy roles

Typical Treasury Job Titles

Entry Level	Mid Level	Senior Level
Treasury Analyst	Treasury Manager	Head of Treasury / Treasurer
Cash Manager	Assistant Treasurer	Group Treasurer
Treasury Operations Specialist	Liquidity Manager	VP Finance

Tech & Tools To Get Familiar With

- **Treasury Management Systems (TMS)**
- **Bank Portals:** HSBCnet, CitiDirect, JPM Access
- **Excel:** Macros, pivot tables, cashflow models
- **BI Tools:** Power BI, Tableau (for dashboards)
- **API/FinTech:** Treasury automation, payment gateways

Key Treasury Metrics to Know

- Cash Conversion Cycle (CCC)
- Cash Flow Margin (CFM)
- Net Debt / EBITDA
- Interest Coverage Ratio
- Days Sales Outstanding (DSO)
- Operating Cash Flow (OCF)

Build Your Network: Connect With

- Treasury & Finance professionals on LinkedIn
- AFP, ACT, and treasury community events
- Corporate Treasury LinkedIn groups
- **Treasury recruiters** and **career coaches**
- Your organization's Treasurer or CFO

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