THE NEXT STEP

CAREERS NEWSLETTER

Volume-4, 28th Edition

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EDITOR'S NOTE

Dear Readers,

We are pleased to release the latest edition of "The Next Step" Careers Newsletter, Volume 4, Twenty-Eighth Edition. This issue explores various courses and subject combinations. It offers a guide for students to make strategic career choices and build long-term professional success.

This edition describes Actuarial Science and BBA (with or without Mathematics) courses, while also highlighting the importance of choosing the right subject combination for a successful future. We truly appreciate you taking the time to share your thoughts.

As always, if you have any suggestions for future topics or ideas you would like us to cover, we encourage you to write to us at careers@assamvalleyschool.com. Your feedback enables us to deliver content that resonates deeply with our readers.

Editor:
Ridge Hage

Bachelor of Business Administration(BBA) With or Without Maths

The Bachelor of Business Administration (BBA) is one of the most popular undergraduate courses for students who are interested in business, management, entrepreneurship, marketing, finance, human resources, and leadership. Students from Commerce, Science, and Humanities streams can pursue a BBA degree.

A common question among students and parents is: “Can I study BBA without Mathematics?”

The answer is Yes. Many well-known universities in India and abroad offer BBA programmes to students who have not studied Mathematics in Class XII.

However, some top universities and specialised business programmes may require Mathematics or may conduct entrance tests that include basic quantitative aptitude and numerical reasoning questions.

BBA WITH MATHS

Students who study Mathematics in Classes XI and XII have more career options, especially in fields such as Finance, Business Analytics, Economics, Integrated MBA programmes, and admission to many international business schools.

Advantage of having Maths

- Better preparation for quantitative aptitude and numerical reasoning tests
- Greater career flexibility and a wider range of opportunities
- Easier transition into fields such as Finance, Data Analytics, Actuarial Science, and Economics
- Helpful for entrance exams such as CAT, GMAT, and GRE for higher studies and management programmes

BBA WITHOUT MATHS

Students who have not studied Mathematics can still pursue excellent BBA programmes in areas such as Marketing, Human Resource Management, Entrepreneurship, Retail Management, Media and Branding, and International Business.

Students should note:

- **Entrance exams may still contain basic quantitative aptitude.**
- **Some universities may restrict Finance or Analytics specialisations.Students should note:**

- **Entrance exams may still contain basic quantitative aptitude.**
- **Some universities may restrict Finance or Analytics specialisations.**

Eligibility Criteria

- pass your 10+2 (or equivalent) examination from a recognized board
- aggregate of 45% to 50%
- open to students from all streams

[Christ University, Bangalore]

Major Entrance Exams For BBA in India

- CUET-UG – Conducted by NTA
- IPMAT–ConductedbyIIM Indore/Rohtak/Jammu
- SET – Symbiosis Entrance Test
- NPAT – NMIMS Programmes
- Christ University Entrance Test
- UGAT – Conducted by AIMA

Top Indian Colleges Generally Requiring Mathematics

- Christ University
- Symbiosis Centre for Management Studies
- NMIMS (selected programmes)
- Amity University
- Jain University
- Mount Carmel College
- Loyola College

Top Indian Colleges Accepting Students WITHOUT Mathematics

- IIM Indore – IPM
- Delhi University – BMS/BBA FIA
- Shaheed Sukhdev College of Business Studies
- IIM Rohtak – IPM

Eligibility for International Opportunites

Many international universities offer undergraduate business degrees equivalent to BBA, such as Bachelor of Business Administration, Bachelor of Business Management, Bachelor of Commerce, and Business & Management Studies.

Common Admission Requirements Abroad:

- Academic Scores
- English Proficiency Tests (IELTS/TOEFL/Duolingo)
- SAT/ACT (optional in many universities)
- SOP/Essays
- Extracurricular Activities

Popular International Universities for Business Studies

- University of Toronto – Canada
- University of British Columbia – Canada
- University of Melbourne – Australia
- University of Sydney – Australia
- EDHEC Business School – France
- Singapore Management University – Singapore

Skills Needed for Success in BBA

- Communication Skills
- Leadership
- Critical Thinking
- Problem Solving
- Teamwork
- Digital Literacy
- Presentation Skills
- Business Awareness

Career Opportunities after BBA

- MBA / PGDM
- Marketing
- Human Resources
- Finance
- Business Analytics
- Entrepreneurship
- Digital Marketing
- Banking
- Consulting
- Family Business Management

Important Advice for Students

- Choose subjects in Classes XI–XII carefully based on future goals.
- Mathematics opens more options but is not compulsory for all BBA programmes.
- Research eligibility criteria of universities before applying.
- Focus on aptitude preparation, communication skills, and profile building from Class XI onward.

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-Japneet Kaur

Actuarial Science after Grade 12

A High-Potential Career for Students Who Love Mathematics, Logic & Problem Solving

Actuarial Science is a professional field that combines Mathematics, Statistics, Economics, Finance, and Data Analysis to assess and manage risks in businesses and financial organisations.

Actuaries help companies predict future financial uncertainties and make strategic business decisions. They play an important role in insurance companies, banks, consulting firms, investment sectors, pension funds, and data analytics industries.

Why is Actuarial Science Becoming Popular?

With the rapid growth of banking, insurance, investment management, financial technology, and data analytics industries, the demand for actuarial professionals is increasing globally. Actuarial careers are considered among the most stable, respected, and financially rewarding professions worldwide.

Benefits of Choosing Actuarial Science

- Excellent salary packages and strong career growth
- Global career opportunities in countries like the UK, USA, Canada, Australia, and Singapore
- High job security and professional demand
- Ideal for students who enjoy Mathematics and logical reasoning
- Combines Finance, Business, Technology, and Data Analytics
- Opportunities to work in multinational companies and global consulting firms

Eligibility after Grade 12

Students generally require:

- Class XII from a recognised board
- Mathematics as a compulsory subject
- Strong quantitative and analytical aptitude
- Good academic performance
- Mathematics in Classes XI and XII is highly recommended for actuarial studies.

Skills Required for Success

- Logical Reasoning
- Data Interpretation
- Communication Skills
- Problem Solving Ability
- Coding Skills (Python/R)
- Excel and Spreadsheet Skills

Courses Available after Grade 12

• B.Sc. Actuarial Science
• B.Com. Actuarial Science
• BBA Actuarial Science
• Diploma in Actuarial Science
• Professional Actuarial Certification Courses

Important Entrance Tests

- ACET – Entry into actuarial profession in India
- CUET – University admissions
- SET – Symbiosis admissions
- UGAT–Undergraduatemanagement admissions
- IPU CET – Selected university admissions

Professional Body in India

The Institute of Actuaries of India (IAI) is the official professional actuarial body in India.
Students can begin their actuarial journey after Grade 12 through:

- Student Membership
- ACET (Actuarial Common Entrance Test)

Top Indian Universities Offering Actuarial Science

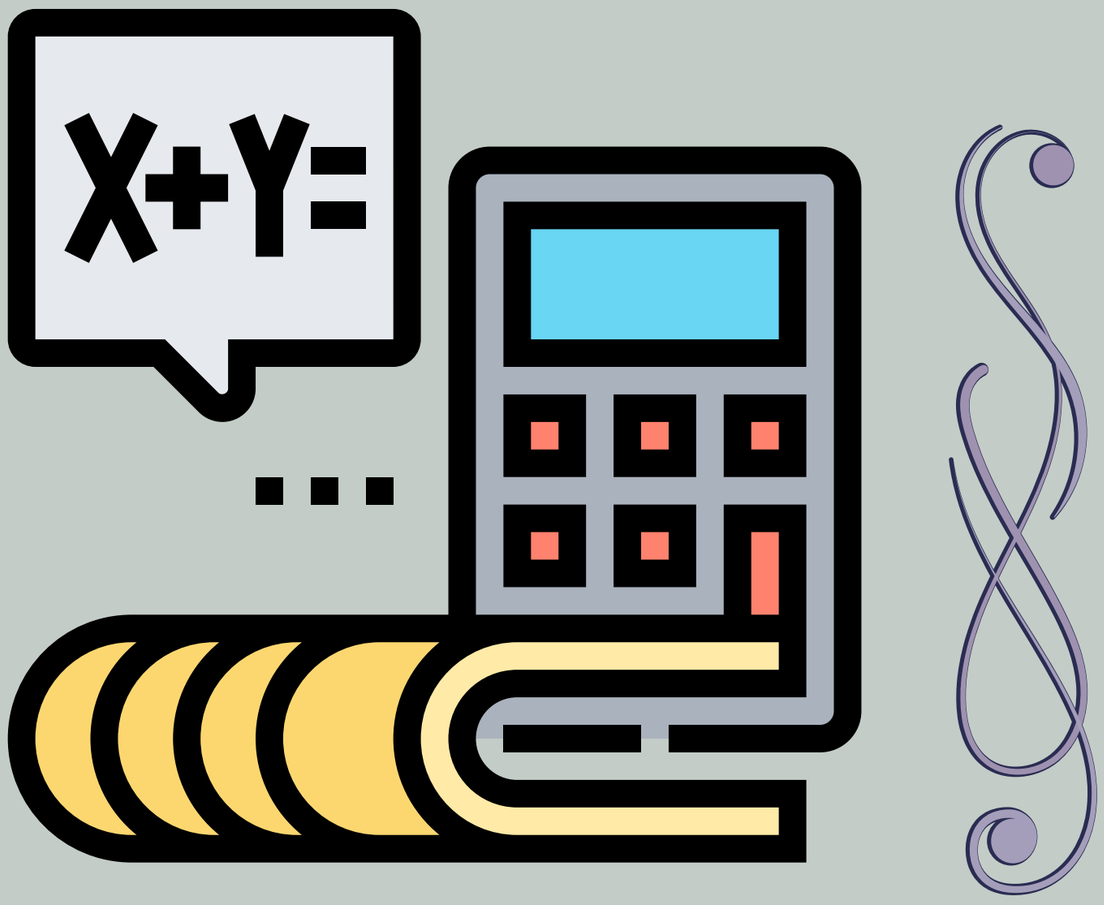
• Amity University
• Christ University
• University of Mumbai
• Aligarh Muslim University
• Bishop Heber College
• University of Mysore

International Universities for Actuarial Science

• University of Waterloo – Canada
• University of Melbourne – Australia
• University of Kent – United Kingdom
• Bayes Business School – United Kingdom
• University of Connecticut – USA
• National University of Singapore – Singapore

International Admission Requirements

- Students applying abroad generally require:
- Strong academic performance in Class XII
- Mathematics background
- IELTS/TOEFL/PTE/Duolingo scores
- SAT/ACT scores (optional in many universities)
- Strong extracurricular and analytical profile



Career Opportunities after Actuarial Science

Qualified actuaries can work as:

- Risk Analysts
- Investment Analysts
- Financial Consultants
- Insurance Specialists
- Data Analysts
- Pension Advisors
- Business Strategists

Top recruiters include Deloitte, EY, KPMG, PwC, LIC, HDFC Life, Swiss Re, and ICICI Prudential.

Guidance for Parents &Students

Actuarial Science is an excellent career option for students who are passionate about Mathematics, analytical thinking, and finance. Students should understand that professional actuarial examinations require dedication, discipline, and consistent effort over time. Parents can support students by encouraging analytical learning, mathematical skill development, coding exposure, and participation in competitions and Olympiads.

Final Thought

Actuarial Science is not only a career in Mathematics but also a pathway into global finance,technology, business strategy, and data analytics.
For students who enjoy solving problems and working with numbers, it offers one of the most respected and future-oriented careers in the modern world.

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-Samiksha Ghorawat

The Importance of Choosing the Right Subject Combination for a Successful Future

Dear Students and Parents,

As the Head of the Careers Department of The Assam Valley School, I would like to share a very important message regarding subject selection in Grades 9 and 11. Every year, we observe that many students choose subjects only to score higher marks with less effort. Students often select subjects because their friends are taking them, because they think the subjects are easy, or because they believe marks are more important than knowledge. However, students and parents must understand that subject selection is not only about Grade 10 and 12 results — it is about the student's future career and university education. Today, many professional courses and universities expect students to have the right academic background. A wrong subject combination may not stop a student from getting admission, but it can create difficulties later during undergraduate studies.

Let me explain this with a few simple examples. Suppose a student wants to study Business Management in the future and continue the family business. If he chooses Humanities subjects such as Political Science, History, Physical Education, Business Studies, and English, admission into management courses may still be possible. However, the student may face difficulties in subjects related to Accounts, Economics, Finance, Statistics, and Business Mathematics during college. On the other hand, if the same student chooses Commerce subjects such as Accountancy, Business Studies, Economics, Applied Mathematics or Entrepreneurship, and English, the student will be much better prepared for management studies in university.

Similarly, many students avoid Mathematics because they think it is difficult. Later, the same students wish to pursue careers in Engineering, Economics, Data Science, Finance, Artificial Intelligence, or Business Analytics. At that stage, they realize that Mathematics was extremely important for these fields. According to the All-India Council for Technical Education, Mathematics and Physics are still highly important for most engineering programmes in India.

In the same way, students who wish to enter the medical field must study Biology in higher secondary classes. Without Biology, most medical entrance examinations and medical courses become inaccessible. Another common trend today is students choosing Commerce without Mathematics simply because they believe it is easier. While students may still get admission into BBA or management programmes, many universities prefer students with Mathematics because it helps develop analytical and problem-solving skills required in Finance, Economics, and Management studies.

As educators and parents, our responsibility is to guide students before they make important academic decisions. Students should choose subjects according to their interests, abilities, and future career goals — not only for easy marks. I always tell students one simple thing: school life may feel comfortable today, but the future will demand knowledge, skills, discipline, and preparation. The right subject combination builds confidence and helps students perform better in university and professional life. Therefore, I strongly request all students and parents to discuss subject choices carefully before making a final decision. If you are confused, please consult teachers, counsellors, and career experts. A correct subject combination today can create better opportunities tomorrow. For further guidance and counselling support, please contact the Careers Department of The Assam Valley School.

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Front Cover Photograph

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