ICA



More Than Numbers

A conversation with accountant and ICA instructor Moshe Gruber about learning the language of business, building a professional skill, and whether AI is coming for the accountants

Moshe Gruber is a licensed Certified Public Accountant with experience in real estate taxation and fiscal management. He currently serves as Director of Fiscal Affairs for the Rockland County Legislature, overseeing financial strategy and governance. Previously, he served as a real estate tax manager at Mazars USA LLC and later at PricewaterhouseCoopers, working with multinational real estate investment firms and high-net-worth individuals.

Moshe earned his Master of Science in Accounting from Fairleigh Dickinson University's Silberman College of Business in 2018 and received the prestigious Elijah Watt Sells Award in 2019 for his outstanding performance on the CPA exam. He also lectures publicly and serves as the lead instructor for ICA's MBA in Accounting program.

With a new MBA in accounting cohort on the horizon, we sat down with him to understand what the program actually offers, who accounting is really for, why the skill can be valuable even for someone who never plans to spend a career doing taxes, and, of course, the question nobody entering a career today can avoid: What happens when AI takes over?

Let's start from the beginning. For someone hearing about ICA for the first time, what exactly is it?

ICA's goal is to give our community at large the opportunity to access quality higher education without compromising on their values. All certificate and degree programs are designed to transform a student from beginner to professional by the time they complete the program. ICA offers training in different areas, including special education, tech, design and other fields. My area is accounting.

What ICA tries to do is combine two things: maintain professional standards while building the program around the needs and schedules of our students.

Why does that make such a difference?

Because our students have tremendous strengths. They are very dedicated students. They aren't showing up because they need something to do. They are here for a tachlis. They want to make a parnassah and succeed. At the same time, students come from different educational backgrounds and may have had different levels of exposure to certain subjects. When you have instructors who understand the students, you know where you need to explain something more, where you can move faster, and what the students' strengths are. That can make the learning much more effective.

When people hear "accountant," they generally think taxes.

Taxes are definitely part of it, but accounting is much broader than taxes. Every serious business wants to know: Where are the profits? Where are the expenses? What is coming in? What is going out? How is the business actually performing? Once you understand accounting, you begin to understand the language of business.

You can sit with a bank, an investor, a business owner, suppliers or vendors, and understand what everyone is talking about. There are terms and concepts that can otherwise take years in business to pick up along the way. When you learn accounting properly, you enter with that language already in your toolbox. It gives you a much better perspective on both the day-to-day operation of a business and its long-term planning.

So someone can benefit from learning accounting even if they don't end up working in an accounting firm?

Absolutely. There is a business component to the program as well. You learn things like business planning, budgeting and management. It works both ways. If you understand business management, you can be a better accountant because you understand the client and their business. And if you understand accounting, you can be a better business manager because you understand what the numbers are actually telling you. The two sides strengthen each other.

Okay, but who is actually a good fit for accounting? Do you have to be the person who loved numbers your whole life?

No. You definitely don't have to be what people call a "numbers nerd." And accounting is not for everyone either. There are people who are better suited to running businesses. There are people who are very successful in construction. There are many different fields where people can succeed.

But there are also people who might never think accounting is for them until they understand what it actually involves. If you like understanding how a business works, if you like getting into details, analyzing things, sitting down with someone and figuring out what is really happening in a business, then it may be something worth looking into. Sometimes a person says, "Accounting? That's not me." Then they hear what you actually learn and realize, "Wait. This may be much closer to me than I thought."

What makes this program different from other programs out there?

The program gives students an MBA in Accounting while satisfying the educational requirements for CPA licensure. In that sense, you get the best of both worlds: accounting knowledge together with business, financial and leadership skills, as well as a pathway toward getting your CPA license. The program starts with a foundational course covering the basics of math, Excel and accounting to prepare students to do well in the full program.

The actual degree is granted through Niagara University. Besides accounting, the program has a strong focus on business. Students learn how to understand the financial health of a business, analyze cash flow and make data-driven business decisions. They also take courses covering business management, marketing, AI and leadership skills.

At the completion of the program, students can decide whether they want to continue toward their CPA license or whether the MBA in Accounting is enough for them to accomplish their goals. I've had students who came specifically because they wanted the CPA license, and after completing the program, they told me they had gained so much and gotten such good jobs that they were satisfied even without pursuing the licensure.

Where are the classes held?

Live, online. You can sit at home, in an office, or anywhere else where you can concentrate properly. That means someone in Lakewood, Boro Park or Monsey doesn't have to travel to one specific location. The classes run on New York time, so students can join from throughout the area without having to commute to a classroom.

People say college is just fluff and you don't actually learn useful knowledge there. Is that true here?

No. One thing that is distinctive about accounting, particularly the way this program is structured, is how focused and practical the material is. You are learning business. You learn the rules of accounting. You learn how to understand whether a business is making a profit. You learn taxes, which are the laws you need to know. You learn practical business concepts.

The program also covers areas like financial management, leadership and AI, giving students knowledge they can actually use in the business world. It is very focused on the things you need for the field.

ICA also structures the classes a little differently, correct?

Yes. Instead of taking three or four subjects at once, you generally focus on one class at a time. I think that is a tremendous advantage, especially for busy people. Imagine someone who is working all day, helping at home, and now has to keep track of the material from three completely different courses.

Instead, you concentrate on one subject. You go through it properly, and then you move on. It makes it much easier to keep your head focused on what you are learning.

Give me a good success story.

There are students who come in knowing exactly what they want. They want to become CPAs. They want to go into taxes. They know where they are heading But I'll דווקא tell you about someone who wasn't sure.

He started the program considering accounting, but he didn't necessarily know that he wanted accounting to become his career. As he went through the courses, he realized how much he was gaining for business in general. He has, baruch Hashem, a good job and is doing very well there. He told me that so much of what he learned now helps him in his day-to-day work that, from his perspective, even if he doesn't continue specifically into accounting, the business side alone gave him tremendous value.

I think that story says a lot. Sometimes you think the purpose of studying accounting is simply to become "the accountant." But understanding accounting can change the way you understand business.

Now for the question everyone is thinking: Why should someone spend two years becoming an accountant if AI may soon do accounting?

AI makes certain parts of the work easier in the same way. I use AI every day. There are things AI is extremely helpful for, especially research. Something that might once have taken me ten hours to research can sometimes take much less time today because AI can help me find where I need to look.

That makes my job easier. It does not mean AI is doing my job. I need to know whether the answer makes sense. AI can give you information, but when it comes to a real question, you need someone who understands the subject to know what to do with that information.

A lawyer isn't going to sign off on a business deal just because AI told him it looks good. He is going to review it himself and perhaps use AI to help him do that more efficiently. Accounting is similar. AI is a tool. It will make some work easier, just as computers made work easier.

But you still need to know what you are doing. And the more powerful the tools become, the more important it becomes to have people who actually understand the work behind them.

After teaching students for several years, what stands out to you most?

That they really want to accomplish. Students come in because they want a parnassah. They want to develop themselves. They want to succeed. Sometimes we underestimate what our students are capable of.

When they have the right framework and are ready to apply themselves, they can be excellent students. And ultimately, whether it is accounting or any other field, that is what matters. You need the tools. You need to put in the work. And you need to use your head.

I enjoy teaching because it's an opportunity to pass on my knowledge and share my experiences, and I strive to inspire my students to succeed regardless of which industry they end up working in.

To succeed in today's information economy, knowledge and the ability to research are key to differentiating yourself, so I'm grateful to help our graduates break into the job market, be'ezras Hashem. ●