FINANCE (FIN)

FIN 211 Financial Literacy (3)

This course provides students with the essential skills and knowledge necessary to make responsible financial decisions that align with their personal and financial goals.

FIN 292 Legal and Social Environment (3)

Examination of current problems and issues facing managers in a changing society. Explores business, government and interest-group interrelationships. Extensive examination of ethical considerations in business. May not be taken for credit if student has completed CBA 292, Business and Society.

FIN 301 Business Finance (3)

 $\label{eq:prerequisite} Prerequisite(s): ACC 200, ACC 210, EC 221 \mbox{ or EC 225}, EC 222 \mbox{ or EC 226}, MS 112, ST 260, and ST 261.$

This introductory course provides a comprehensive overview of the core principles of business finance, focusing on how organizations manage and allocate financial resources to achieve their goals. Key topics include financial statement analysis, time value of money, risk and return, asset valuation, and capital budgeting. Students will gain an understanding of the financial tools and techniques used by business firms to make investment and financing decisions, including working capital management, debt and equity financing, and cost of capital.

FIN 310 Entrepreneurial Finance (3)

This course introduces the financial concepts, tools and principles utilized by the entrepreneur to initiate, build, and develop a successful entrepreneurial venture. This course also examines the sources of financing necessary to initiate and develop the venture. Additional topics include proforma financial statement development; business valuation models; cash flow analysis; and raising capital from private investors, venture capitalists, and banks.

FIN 311 Personal Financial Planning (3)

Personal financial planning including time buying, insurance, housing, investments, budgeting, use of financial institutions, and taxes.

FIN 325 Alternative Investments in a Challenging Environment (3)

This course involves a study of alternative investments in a challenging environment, including: cryptocurrency, commodities, real estate, and others.

FIN 341 Principles of Real Estate (3)

Real estate ownership interest, legal processes, financing instruments and institutions, consideration of subdividing and zoning, federal housing litigation, and taxation.

FIN 343 Real Estate Appraisal (3)

Prerequisite(s): FIN 341.

Analysis of sites and buildings; collection, analysis interpretation of cost and market data; depreciation, capitalization; correlation of value factors; writing of appraisal reports.

FIN 344 Legal Aspects of Real Estate (3)

Prerequisite(s): FIN 341.

Estates in land, purchase and sales contracts, conveyances, mortgages and trust deed transactions, property taxes, landlord and tenant, wills and inheritance.

FIN 361 Bank Management (3)

Prerequisite(s): FIN 301.

The commercial bank as a business enterprise; principles of organization and operation; regulatory framework; and problems of competition and growth.

FIN 370 Financial Analysis with Excel (3)

Prerequisite(s): FIN 301.

A course that will utilize Microsoft Excel to develop models for analyzing and forecasting financial statements, create and use pivot tables, design interactive worksheets using Form Controls and Active X Controls, and present data utilizing Excel's chart tools.

FIN 397 Financial Institutions and Markets (3)

Prerequisite(s): FIN 301.

This course covers the intermediary roles played by the various types of financial institutions and markets. For financial markets, the focuses are functions and types of money markets and capital markets including money markets, bond markets, mortgage markets, stock markets, foreign exchange markets, and others. Discussions of financial institutions will cover topics of the Federal Reserve Bank, commercial banks, insurance companies, security firms, investment companies, pension funds, and others. The course also covers issues related to the management and regulation of financial institutions, the role of central banking, and the conduct of monetary policy.

FIN 434 International Finance (3)

Prerequisite(s): FIN 301.

Problems in foreign operations and other aspects of multi-nationalbusiness; the role of international money and capital markets; financing trade and economics development.

FIN 440 Real Estate Finance (3)

Prerequisite(s): FIN 301.

Institutions, instruments and mortgage banking practices. Emphasis on analyzing mortgage risks, loan terms and rates, servicing, foreclosure, sources of mortgage credit and government influences.

FIN 441 Intermediate Finance (3)

Prerequisite(s): FIN 301.

A study of financial decision making that emphasizes shareholder wealth maximization, profit planning, financing strategies, financial analysis, and ethical questions.

FIN 474 Investments (3)

Prerequisite(s): FIN 301 or equivalent.

This course provides the conceptual and analytical framework for formulating investment policies, analyzing securities, and constructing portfolio strategies. Topics include risk and return analysis, portfolio theory, valuation of stocks and bonds, financial institutions, derivative securities, and others.

FIN 475 Advanced Topics in Finance (3)

Prerequisite(s): FIN 441.

Application of financial management techniques to capital budgeting approaches, capital structure policy, dividend policy, financing decisions, working capital management and corporate restructuring.

FIN 481 Seminar in Finance (WI) (3)

Prerequisite(s): FIN 441 with a minimum grade of C. The Senior Finance Seminar serves as a capstone course for finance majors in their final year, focusing on the integration of theoretical knowledge and practical skills developed throughout the finance program.

Emphasizing critical thinking, complex problem-solving, and strategic financial decision-making, this writing-intensive course challenges students to apply their learning to real-world financial issues. (Writing Intensive Course)

FIN 486 Independent Research in Finance (3)

Prerequisite(s): Approval of the department head.

Research will be conducted into an area of special interest documented by a thesis-styled research paper.

FIN 489 Finance Internship (3)

Prerequisite(s): FIN 301 and Department Head approval. Provides the finance major with practical experience in the field via an internship arrangement. Grades: Pass/Fail.