FINANCE AND BANKING (FIN)

102 – MONEY MATTERS 3:3:0
The course provides an overview of personal and family financial planning with an emphasis on financial recordkeeping, budgeting, consumer credit, making buying decisions, purchasing insurance, selecting investments, and retirement planning. The course will provide the tools necessary to secure basic household needs, like cash management and consumer credit. Students will learn how to manage student loans and credit cards.
Prerequisite: None.
Credit, three hours.

300. MANAGERIAL FINANCE 3:3:0
The concepts developed in this course form the foundations for the area of finance. Major topics may include time value of money, valuation of stocks and bonds, risk and return, capital budgeting techniques, financial ratio analysis, capital structure and dividend policy.
Prerequisites: ECON-208, ACCT-205.
Credit, three hours.

315. FINANCIAL MARKETS & INSTITUTIONS 3:3:0
This course examines structures, functions and regulations of the money markets and capital markets. It also addresses financial management aspect of different financial institutions including banks, funds management companies, and insurance companies.
Prerequisite: FIN-300.
Credit, three hours.

316. RISK MANAGEMENT & INSURANCE 3:3:0
This course provides examination of credit and risk and their importance in personal and business activities. The focus is on the process involved in supplying credit to borrowers by financial institutions and methods of handling credit and risk.
Prerequisite: FIN-300.
Credit, three hours.

320. PERSONAL FINANCIAL PLANNING 3:3:0
This course offers the basics of financial planning, and addresses the relationships between consumers of financial services and the products offered by financial intermediaries, investment brokerages, insurance companies, credit agencies, and nonbank financial institutions. The course addresses checking and money market accounts, budgeting, taxes, investments, real estate, insurance, retirement, and estate planning in order to live better financially.
Prerequisite: None.
Credit, three hours.

418. INVESTMENTS 3:3:0
This course addresses principles in developing optimal portfolio strategies in meeting the objectives of individual and institutional investors. It discusses a variety of quantitative methods and qualitative concepts in the valuation of security prices.
Prerequisite: FIN-300. Credit, three hours.

420. COMMERCIAL BANK MANAGEMENT 3:3:0
This course addresses the functioning and management of commercial banks and other financial institutions including the flow of funds and role of interest rate in money and capital markets; asset and liability management; interest rate risk management; supply of loan funds and demand for funds in
mortgage loan market, consumer credit market, corporate securities markets, and municipal obligations; and the effects of Federal Reserve and Treasury policies on financial markets. 
Prerequisite: FIN-300. Credit, three hours.

424. NEW VENTURE FINANCE & INVESTMENT 3:3:0
In this course the process and techniques of financing new ventures and investing in fledgling companies are examined in detail. The issue of debt versus equity financing and a variety of financing vehicles and sources will be examined in the context of new and small ventures in the process of expansion and emerging E-Commerce/E-Business enterprises are discussed. Case studies will be utilized to illustrate creative solutions to the structuring of new venture financing.
Prerequisite: FIN-300.
Credit, three hours.

441. INTERNATIONAL FINANCIAL MANAGEMENT 3:3:0
This course examines the international financial environment and financial management of multinational corporations including foreign exchange risk management, sources and instruments of financing foreign operations, foreign investment analysis, and multinational working capital management.
Prerequisites: FIN-300, FIN-315, Senior Standing.
Credit, three hours.

445. SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT 3:3:0
This course develops and hones skills for security analysis and portfolio management. The course will be useful for students seeking career in investment industry, personal finance business and also corporate finance specialist who deal with investor relations. It covers the factors influencing the valuation of financial securities: earnings forecasts and expectations, uncertainty, required returns, supply and demand for securities and funds, level of interest rates, and investors' attitudes. It provides the student with an understanding of the various types of securities traded in financial markets, investment theory and practice, portfolio construction and management, and investment strategies and tactics.
Prerequisites: FIN-318
Credit, three hours.

449. ADVANCED FINANCIAL PLANNING 3:3:0
This course offers selected topics on current issues pertaining to finance and other related areas of interest including derivatives, mergers and acquisitions, and financial engineering.
Prerequisites: FIN-300, FIN-315, Senior Standing.
Credit, three hours.

450. INDEPENDENT STUDY 1-3:1-3:0
This course provides an opportunity for students to participate in special research projects or to study contemporary issues in Finance.
Prerequisite: Permission of departmental chairperson.
Credit, one to three hours.

462. SELECTED TOPICS 3:3:0
This course is an in-depth study of a topic of current interest in the Finance area.
Prerequisite: Senior Standing. Credit, three hours.

490. INTERNSHIP 3-6:3-6:0
This course provides an opportunity for students to gain practical financial experience through on- the-job assignments at businesses and institutions. Prerequisite: Permission of the departmental chairperson. Credit, three to six hours.