

• FINANCE (FIN)

The Finance major provides a broad-based, analytical program for students anticipating a career in the management of both large and small organizations. Finance provides a good background for students seeking general careers in business. Finance majors can elect to take courses in the following areas that prepare them for entry and advanced careers in

- financial management of corporations
- management of financial institutions
- investments
- financial services, insurance, and real estate.

In addition, the program in Finance is designed to provide the skills required by students earning degrees in other business disciplines and by students who seek professional degrees in areas such as law and public administration.

The Finance program offers applied and theoretical courses that enable the graduate to identify and solve problems in the acquisition and allocation of funds by organizations in the public and private sectors in domestic and international settings. It provides the background necessary for managing wealth in a risky environment. Finance relies on an interdisciplinary approach that draws on economic theory, accounting, information systems, and the quantitative decision frameworks of statistics and mathematics.

The major is designed to ensure that graduates are familiar with the tools of financial decision-making and that they possess the skills to stay abreast of the developments in the field. Finance graduates will understand the functions and operations of financial markets, become familiar with computer applications in finance, and know how to access and utilize financial information. Course content is designed to provide majors with an appreciation of cooperative work skills and to enhance their verbal and written communication skills.

Requirements for the B.A./B.S. Degree: Within the 120-semester-hour program listed in the General Requirements section, students must complete a minimum of 18 hours of upper-level finance courses beyond FIN 3403. At least 12 hours must be taken in residence at USFSP. A grade point average of 2.0 or higher must be achieved in all major course work at USF and an overall 2.0 gpa including transfer work.

Required Finance Courses:

FIN 4303	Financial Institutions and Markets	3
FIN 4414	Advanced Corporation Finance	3
FIN 4504	Principles of Investments	3
Additional upper-level Finance electives		<u>9-15</u>
Total		18-24

Finance electives can be selected from among those 3000 and 4000 level classes that have FIN, REE, and RMI prefixes. At least two electives must have an FIN prefix. Independent Study (FIN 4905) and Independent Research (FIN 4915) will not be accepted as credit toward the minimum degree requirements for a major in Finance. The courses listed below are suggested electives that are relevant for students who might want to pursue careers in the following areas:

Corporate Financial Management

- FIN 3604 International Finance
- FIN 4412 Working Capital Management
- FIN 4443 Financial Policies and Strategies
- FIN 4461 Financial Statements Analysis

Management of Financial Institutions

- FIN 3233 Money and Banking
- FIN 3604 International Finance
- FIN 4324 Bank Management
- FIN 4412 Working Capital Management
- FIN 4443 Financial Policies and Strategies
- FIN 4461 Financial Statement Analysis

Investments

- FIN 3604 International Finance
- FIN 4461 Financial Statement Analysis
- FIN 4514 Advanced Investment Analysis & Management
- FIN 4934 Financial Options & Futures
- REE 4303 Real Estate Investment Analysis

Financial Services

FIN 3604 International Finance
FIN 4514 Advanced Investment Analysis & Management
REE 3043 Real Estate Decision-Making
REE 4303 Real Estate Investment Analysis
RMI 3011 Principles of Insurance

Requirements for a Minor in Finance (for Business Majors only): Students majoring in Business can minor in Finance. The requirements are

1. FIN 4504	Principles of Investments	3
FIN 4303	Financial Institutions and Markets	3
FIN 4414	Advanced Corporation Finance	3
	Another upper-level Finance Elective with an FIN, REE, or RMI prefix	<u>3</u>
	Total Finance Hours	12

2. A grade point average of 2.0 or better must be achieved in the minor course work at USFSP and in all minor courses completed at other institutions.
3. At least 9 of the required 12 credit hours must be taken in residence at USFSP.