FINC 3130 Financial Tools and Methods
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
Fundamental concepts and analytical methods in finance. Emphasis on spreadsheet applications, mathematics of finance, and statistical analysis. Prerequisite(s): A minimum grade of "C" in ACCT 2101.

FINC 3131 Principles of Corporate Finance
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
A study of fundamental concepts, theories, tools of analysis and problems of managerial finance in business. Prerequisite(s): A minimum grade of "C" in ACCT 2101 or ACCT 2030. Cross Listing(s): FINC 3131H and FINC 3131S.

FINC 3131H Principles of Corporate Finance
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
A study of fundamental concepts, theories, tools of analysis and problems of managerial finance in business. Prerequisite(s): A minimum grade of "C" in ACCT 2101 or ACCT 2030. Cross Listing(s): FINC 3131 and FINC 3131S.

FINC 3131S Principles of Corporate Finance
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
A study of fundamental concepts, theories, tools of analysis and problems of managerial finance in business. Prerequisite(s): A minimum grade of "C" in ACCT 2101 or ACCT 2030. Cross Listing(s): FINC 3131 and FINC 3131H.

FINC 3132 Intermediate Financial Management
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
A study of financial risk and return, capital budgeting, valuation, capital structure, working capital management and current topics in financial management. Prerequisite(s): A minimum grade of "C" in FINC 3131.

FINC 3133 International Finance
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
A survey of the financial markets and institutions which make international trade and capital flows possible. Its emphasis is on understanding exchange rates and hedging the risks inherent in cross-border transactions. Prerequisite(s): A minimum grade of "C" in FINC 3131.

FINC 3133S International Finance
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
A survey of the financial markets and institutions which make international trade and capital flows possible. Its emphasis is on understanding exchange rates and hedging the risks inherent in cross-border transactions. Prerequisite(s): A minimum grade of "C" in FINC 3131.

FINC 3134 Enterprise Risk Management
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
A study of the identification, evaluation, financing and control of both financial and business risk and the techniques that are used to manage cash inflows and outflows in such a way as to maximize the value of the firm. Integrated risk management of the entire business enterprise is emphasized throughout the course. Risk management techniques to include hedging, diversification, risk transfer and insurance are examined. Prerequisite(s): A minimum grade of "C" in FINC 3131.

FINC 3231 Investments
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
A study of investment theory and practice, investment strategies and portfolio construction and management. Particular attention is given to the valuation of common stock, bonds, and derivative securities, such as options and futures. Prerequisite(s): A minimum grade of "C" in FINC 3131.

FINC 3331 Financial Institutions
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
An examination of the nature, purpose and economic functions of financial markets and institutions. The various domestic and foreign financial markets are included, as well as the key characteristics, operations, and regulatory aspects of depository and non-depository financial institutions, such as commercial banks, securities firms and investment banks, and insurance companies. Prerequisite(s): A minimum grade of "C" in FINC 3131.

FINC 3531 Principles of Risk and Insurance
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
An introductory study of the risk management process and the importance of insurance as a method of managing risk. This course is meant to develop awareness of the nature of risk, its effects on both individual and business financial decisions, and the methods available for managing risk. Prerequisite(s): A minimum grade of "C" in FINC 3131.

FINC 4030 Special Topics in Finance
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
A course that will allow students to learn about timely specialized topics that are not part of the regular curriculum in Finance, including but not limited to Small Business Start-Up Finance, Credit Derivatives, and Federal Reserve Policy. Prerequisite(s): A minimum grade of "C" in FINC 3131.

FINC 4231 Personal Financial Planning
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
A study of fundamentals of personal financial planning to include: the financial planning process, asset management, liability management and risk management. Prerequisite(s): A minimum grade of "C" in FINC 3131.

FINC 4232 Security Analysis
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
This course examines some of the key assumptions underlying the major areas of investments, i.e. portfolio theory, derivative asset pricing, and asset valuation. It provides a thorough examination of various topics found in the academic as well as financial press. Prerequisite(s): A minimum grade of "C" in FINC 3131.

FINC 4233 Estate Planning
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
Planning for various financial contingencies, and asset management on a personal level. Creating an integrated financial plan using insurance, investments, taxes and trusts. Prerequisite(s): A minimum grade of "C" in FINC 3131.

FINC 4234 Personal Insurance Planning
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
A study of alternative methods of managing the primary pure risk exposures of individuals: life, health and property-casualty risks. The course emphasizes the use of insurance as the primary tool for managing hazard risks facing households. Prerequisite(s): A minimum grade of "C" in FINC 3131.

FINC 4331 Bank Management
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
Provides an introduction to the commercial bank industry, its organization, structure, and regulation. The lending and investment functions of banking are examined along with liability and capital management issues including de novo banking and merger/acquisition. Its purpose is to offer an overview of commercial banks and their delivery role in the financial services industry. Prerequisite(s): A minimum grade of "C" in FINC 3131.
FINC 4332 Bank Management II
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
The course will prepare students for decision-making under uncertainty. Bank management decisions are based on current financial positions and target measures of success. Decisions are influenced by anticipation of variations in market conditions, including competitive forces, governmental regulation, monetary policy and macro-economic variables.
Prerequisite(s): A minimum grade of "B" in FINC 4331.

FINC 4333 Commercial Bank Lending
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
An introduction to bank lending, focusing on key concepts and tools in credit analysis "statement logic and cash flow cycles" and applying them in commercial loan underwriting and consumer lending. Attention will also be given to core loan administration practices and its role in managing portfolio quality risks.
Prerequisite(s): A minimum grade of "C" in FINC 3131.

FINC 4431 Principles of Real Estate
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
Covers a real estate transaction in enough depth to guide the student through a transaction with minimal outside help (attorney, etc.). It also helps the student identify those economic factors that will add value to the property through time. In addition, the student will be introduced to several areas of real estate as a possible profession.
Prerequisite(s): Junior Standing.

FINC 4433 Real Estate Appraisal
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
The study of the valuation of real estate and of ownership rights in real estate. Concentration is primarily on residential real estate.
Prerequisite(s): Junior standing.

FINC 4435 Real Estate Finance and Investments
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
An analysis of real estate markets, investment decisions and the form and function of financing alternatives. The student should acquire a basic understanding of investment cash flow analysis and the calculations and measurements required for the quantitative real estate investment, valuation and income-property analysis.
Prerequisite(s): A minimum grade of "C" in FINC 3131.

FINC 4532 Life, Health and Retirement Planning
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
Analysis of personal and business life and health insurance needs, characteristics of plans appropriate to meet needs, and unique legal and tax aspects in insurance planning. This includes a study of basic concepts and managerial concerns underlying the group insurance mechanism and the characteristics of various qualified retirement planning vehicles. Consideration is also given to functional aspects of life insurer operations such as ratemaking, reserving, underwriting and financial statement analysis.
Prerequisite(s): A minimum grade of "C" in FINC 3131.

FINC 4534 Commercial Risk Management and Insurance
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
This course involves property and liability risks and the effective management of these risks with insurance. Application of property insurance to pure risk exposures including direct and indirect property. Application of liability insurance to general liability and catastrophic liability risks. Current topics are in the field of commercial property and liability insurance.
Prerequisite(s): A minimum grade of "C" in FINC 3131.
Cross Listing(s): ECON 4534.

FINC 4535 Insurance Industry Operations
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
A discussion of the composition and financial structure of the insurance industry. Functional analysis of the operations of insurance organizations will include legal organization, marketing systems, management and control, underwriting, rating, financial analysis, ratemaking and regulation.
Prerequisite(s): A minimum grade of "C" in FINC 3131.

FINC 4790 Internship in Finance
3-9 Credit Hours. 0 Lecture Hours. 0 Lab Hours.
The student is required to work with a manager of the enterprise in a management training or special projects capacity. Management level responsibilities and duties are expected of the student.

FINC 4830 Special Problems in Finance
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
A customized course that is under the direction of a faculty sponsor. The course is designed to offer students an opportunity to pursue studies at a level or on topics not covered in scheduled courses. The scope and nature of the material covered is determined in consultation with the faculty sponsor.
Prerequisite(s): Junior standing.
Cross Listing(s): FINC 4830S.

FINC 4830S Special Problems in Finance
3 Credit Hours. 3 Lecture Hours. 0 Lab Hours.
A customized course that is under the direction of a faculty sponsor. The course is designed to offer students an opportunity to pursue studies at a level or on topics not covered in scheduled courses. The scope and nature of the material covered is determined in consultation with the faculty sponsor.
Prerequisite(s): Junior standing.
Cross Listing(s): FINC 4830.

FINC 4890 Directed Study in Finance
1-3 Credit Hours. 1-3 Lecture Hours. 0 Lab Hours.
Designed for independent study and research in selected areas of finance under faculty supervision.
Prerequisite(s): Permission of Department Chair.