

FINANCE AND BANKING (FNBK)

Finance and Banking Undergraduate Courses

FNBK 2280 PERSONAL FINANCE (3 credits)

This course focuses strengthening the development of sound financial habits through knowledge and application of concepts and activities that enhance personal and family finance.

FNBK 2710 PRINCIPLES OF INSURANCE (3 credits)

This course is intended to introduce students to the basic concepts of risk and insurance. Special emphasis is placed on the insurance coverage needed by the consumer: life, health, homeowner and auto insurance. (Fall, Spring)

Prerequisite(s): Not open to non-degree graduate students.

FNBK 3000 FINANCIAL REPORTING AND ANALYSIS (3 credits)

Seeks to develop students' understanding of the origin and derivation of accounting data, and their skills in employing the data for the purpose of financial analysis, reporting and valuation.

Prerequisite(s): ACCT 2020 with 'C' (2.0) or better.

FNBK 3250 PRINCIPLES OF FINANCIAL MANAGEMENT (3 credits)

As an introduction to financial management, the course will cover a broad area of corporate finance and discuss topics including assessment of financial statement information, time value of money, bond and stock valuation, as well as capital budgeting.

Prerequisite(s): ACCT 2010, ECON 2200, ECON 2220, MATH 1320 or MATH 1370 or MATH 1930, BSAD 2130 or 3160, ENGL 1160/ENGL 1164 or concurrent enrollment in ENGL 1160/1164 each with "C" or better and 2.5 GPA.

FNBK 3300 INTERMEDIATE FINANCIAL MANAGEMENT (3 credits)

This course is intended to develop an intermediate level of understanding of financial analysis and decision making, as well as an understanding of the context within which these skills are used, through an in-depth exploration of the essential mathematical operations that underpin advanced finance courses. Critical thinking and computer literacy will be enhanced using MS Excel for spreadsheet calculations and model building.

Prerequisite(s): FNBK 3250 with a C+ or better and 2.5 overall GPA. Not open to non-degree graduate students.

FNBK 3330 ENTREPRENEURIAL FINANCE (3 credits)

This course focuses on venture capital formation and the financing of entrepreneurial ventures. The course is intended for students interested in entrepreneurship, venture capital markets, investment banking, and other careers related to new venture financing and/or deal structuring. The course applies basic financial theory to the unique environment of incubating and growing new ventures. (Cross-listed with ENTR 3330).

Prerequisite(s): FNBK 3250 with 'C' (2.0) or better.

FNBK 3400 INVESTMENT PRINCIPLES AND PRACTICES (3 credits)

A study of the market for investment securities, an introduction to the field of security analysis, and selection and management of a portfolio of securities. (Fall, Spring)

Prerequisite(s): FNBK 3300, GPA of 2.5 or better or approval of instructor.

FNBK 3500 FINANCIAL MARKETS (3 credits)

An overview of money and banking, monetary policy, and analysis of the operations of financial markets in a global context, as well as the evolving regulatory framework within which these markets operate.

Prerequisite(s): ECON 2200 and ECON 2220 and FNBK 3250 with 'C' or better, or approval of instructor.

FNBK 3550 PUBLIC FINANCE (3 credits)

This course explores the objectives and rationale of government activity in a market economy, including positive and normative analysis of public expenditures and taxes. Topics include Social Security, health insurance, education, food stamps, student aid, unemployment insurance, efficiency and incidence of major revenue sources, and tax reform proposals. (Cross-listed with ECON 3550).

Prerequisite(s): MATH 1310 or MATH 1220, ECON 2200 and ECON 2220, each with a "C" (2.0) or better.

FNBK 3650 COMMERCIAL BANK MANAGEMENT (3 credits)

This course focuses on the theory and practice of managing commercial banks. Topics covered include but are not limited to: Bank regulations, bank performance analysis, asset liability management, credit analysis and consumer loans. This course emphasizes the link between theory and practice through readings, guest lecturers from industry experts, and a comprehensive bank research project on a local bank of your choice. At the end of the course, students should have a good understanding of basic banking theories as well as banking practices, and current issues and challenges facing the banking industry.

Prerequisite(s): FNBK 3300, GPA of 2.5 or better or approval of instructor.

FNBK 3700 INTERNATIONAL FINANCIAL MANAGEMENT (3 credits)

This course focuses on the application of basic principles and techniques of international financial management to the decision-making process of the multinational firms. The course covers foreign exchange markets, management of foreign exchange risk, international working capital management, and foreign portfolio and direct investment. Factors bearing on international financing and investment decisions, such as political risk and international taxation issues will be also explored. (Fall, Spring, Summer).

Prerequisite(s): FNBK 3250 with 'C+' (2.3) or better, GPA of 2.5 or better or approval of instructor.

FNBK 4000 SPECIAL TOPICS IN FINANCE AND BANKING (1-5 credits)

The topics addressed in this finance and banking special topics course will vary but are typically an in-depth exploration of a specific topic in the field of finance and banking. Please contact the finance and banking department chairperson for the specific course offering.

FNBK 4150 ADVANCED FINANCIAL MANAGEMENT (3 credits)

This course aims to develop the student's ability to identify, analyze and solve integrative problems in management of business finance, including financial analysis, working capital management, capital budgeting decisions, long term financing, and leasing, through the use of prescribed readings, case studies and computer applications. (Fall, Spring).

Prerequisite(s): FNBK 3300, GPA of 2.5 or better, and senior standing. It is highly recommended that a student have an additional 6 hours of finance instruction beyond the introductory course prior to taking this class.

FNBK 4210 SELLING FINANCIAL SERVICES (3 credits)

Selling Financial Services concentrates on methods to effectively sell services and products in the financial services industry, including the banking, brokerage and insurance sectors. Targeting, initiating, and acquiring client relationships, expanding business opportunities, and maintaining long-term client relationships are the course's focal points. This integrative course is designed to provide students with a basic understanding of the selling profession and sales culture within the financial services industry. (Cross-listed with BSAD 8216, MKT 4210).

Prerequisite(s): MKT 3310 with a C+ or better grade and 2.5 GPA. Not open to non-degree graduate students.

FNBK 4300 FUNDAMENTALS OF FINANCIAL PLANNING (3 credits)

The course provides students with practical skills in evaluating personal financial statements, applying time value of money principles, creating education funding strategies, advising on debt management, integrating behavioral finance, and understanding regulatory, ethical, legal, and economic aspects of financial planning. (Cross-listed with BSAD 8836).

FNBK 4310 SECURITY ANALYSIS & INVESTING (3 credits)

Study of the US securities and investment markets, to include understanding of the efficient market, fundamental and technical analysis approaches for the valuation of marketable securities, and risk and return within a portfolio. Analysis ranges from considering the economy, industry groups, and individual corporations when selecting securities to investigating various investment products appropriate for individuals. (Cross-listed with BSAD 8516).

FNBK 4320 RETIREMENT PLANNING & EMPLOYEE BENEFITS (3 credits)

This course addresses key retirement issues, such as income planning, Social Security, Medicare, long-term care insurance, and retirement plan distributions. It also covers housing, guardianships, powers of attorney, and living trusts. Students will explore employee benefits, focusing on distribution options, rules, taxation, and investment strategies. Additional topics include equity-based and deferred compensation. The course provides a broad understanding of factors influencing retirement decisions for individuals. (Cross-listed with BSAD 8846).

FNBK 4330 ESTATES AND INCOME TAX (3 credits)

This course covers estate planning topics, such as estate and gift taxes, trust planning, property ownership, life insurance, annuities, postmortem tax strategies, and charitable giving. It emphasizes tax planning strategies related to investment goals, focusing on discretionary income and net worth. Students will learn to evaluate investment decisions based on current tax implications. (Cross-listed with BSAD 8856).

FNBK 4340 APPLICATIONS IN PERSONAL FINANCIAL PLANNING (3 credits)

In this course for the Financial Planning program, students apply their knowledge through case-based learning to demonstrate their proficiency in financial planning, insurance, tax, retirement, and estate planning. The course involves a comprehensive case analysis, integrating key areas of financial planning. (Cross-listed with BSAD 8866).

Prerequisite(s): FNBK 4300, FNBK 4310, FNBK 4320, FNBK 4590, & FNBK 4330

FNBK 4470 BEHAVIORAL FINANCE & INVESTING (3 credits)

This course focuses on how actual investor behaviors and market behaviors differ from traditional theories of finance. This course will examine psychological biases, identify how such biases influence financial markets and settings, and explore methods that can be utilized to recognize and overcome such behavioral pitfalls. (Cross-listed with BSAD 8476).

Prerequisite(s): Junior or senior standing. Not open to non-degree graduate students.

FNBK 4500 SPECIAL PROBLEMS IN FINANCE AND BANKING (2-3 credits)

Individual investigation of specific problems in the fields of finance and banking. (Fall, Spring).

Prerequisite(s): Senior. Note: permission of department chair required prior to registration.

FNBK 4510 FINANCE AND BANKING INTERNSHIP (1-3 credits)

Students will engage in an applied experience in their area of specialization to gain relevant experience and to practice the skills and concepts learned in the classroom. Supplemental reports and/or reading may be required.

Note: FNBK4510 may be taken for a maximum of 3 credits.

Prerequisite(s): Permission of internship coordinator; 'C+' or better in FNBK 3250; 2.5 cumulative gpa; junior or senior standing

FNBK 4570 INVESTMENT MANAGEMENT FOR FINANCIAL ANALYSTS (3 credits)

This course provides critical knowledge needed for students pursuing a career in investment management. The topic areas bridge academic theory, current industry practice, and ethical and professional standards and comprehensively address the areas assessed in the Chartered Financial Analyst examinations. (Cross-listed with BSAD 8576).

Prerequisite(s): Senior standing. Not open to non-degree graduate students.

FNBK 4590 INSURANCE PLANNING (3 credits)

An analysis of risk management techniques for handling the risk exposures most businesses face, including insurance, self insurance, risk control and risk avoidance, among others. (Cross-listed with BSAD 8596).

Prerequisite(s): At least junior standing.

FNBK 4600 FINANCIAL RISK MANAGEMENT (3 credits)

The course provides students with an intermediate level analysis of financial derivatives, and the use of these instruments for managing risk in financial institutions. (Cross-listed with BSAD 8606).

Prerequisite(s): FNBK 3400 and FNBK 3500 both with a 'C' (2.0) or better, and senior or graduate standing.

FNBK 4610 PORTFOLIO MANAGEMENT (3 credits)

This course will focus on modern development in portfolio management including efficient markets, stock selection, and hedging procedures. The main objective of this course is to prepare students for the management of financial resources through the development of skills necessary to make prudent investment decisions.

Prerequisite(s): FNBK 3400 with a "C+" (2.33) or above, and a 2.5 GPA.