FINANCE, BANKING AND REAL ESTATE

Contact
Chair, Department of Finance, Banking and Real Estate
402.554.2418

Website (http://www.unomaha.edu/college-of-business-administration/finance-banking-real-estate/)

Degrees Offered
- Business Administration, Bachelor of Science (https://catalog.unomaha.edu/undergraduate/college-business-administration/bs-business-administration/)

Concentrations Offered
- Banking and Financial Markets Concentration (http://catalog.unomaha.edu/undergraduate/college-business-administration/bs-business-administration/banking-financial-markets/)
- Business Finance Concentration (http://catalog.unomaha.edu/undergraduate/college-business-administration/bs-business-administration/business-finance/)
- Investment Science and Portfolio Management Concentration (http://catalog.unomaha.edu/undergraduate/college-business-administration/bs-business-administration/investment-science-portfolio-management/)
- Legal Studies Concentration (http://catalog.unomaha.edu/undergraduate/college-business-administration/bs-business-administration/legal-studies/)
- Real Estate and Land Use Economics Concentration (http://catalog.unomaha.edu/undergraduate/college-business-administration/bs-business-administration/real-estate-land-use-economics/)

Secondary Concentrations Offered
- Secondary Concentration in Business Finance (http://catalog.unomaha.edu/undergraduate/college-business-administration/bs-business-administration/business-finance/)
- Secondary Concentration in Legal Studies (http://catalog.unomaha.edu/undergraduate/college-business-administration/bs-business-administration/legal-studies/)
- Secondary Concentration in Real Estate and Land Use Economics (http://catalog.unomaha.edu/undergraduate/college-business-administration/bs-business-administration/real-estate-land-use-economics/)

Note: A careful structuring of course work will allow students to obtain a triple concentration in Investment Science and Portfolio Management, Business Finance, and Banking and Financial Markets, without extra courses. In addition, students may earn a concentration in Real Estate and Land Use Economics and a corresponding Finance concentration. Students must complete FNBK 3250 with a C+ or above in order to specialize in any Finance and Banking concentration or secondary concentration.

Certificates Offered
- Real Estate and Land Use Economics Program Certificate (https://catalog.unomaha.edu/undergraduate/college-business-administration/bs-business-administration/real-estate-land-use-economics-certificate/)

Finance, Banking, and Real Estate
- Appraiser
- Bank Operations Manager
- Commercial Banking Officer
- Commercial or Residential Broker
- Corporate Financial Officer
- Corporate Lawyer
- Financial Advisor
- Insurance Management
- Investment Analyst
- Mortgage Officer
- Portfolio Manager
- Real Estate Agent
- Retail Banking Officer
- Risk Management Specialist
- Stockbroker
- Underwriting Specialist

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)/Corequisite(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)/Corequisite(s): ACCT 2020 with "C" (2.0) or better.

FNBK 3250 PRINCIPLES OF FINANCIAL MANAGEMENT (3 credits)
As a comprehensive introduction to financial management, the course will cover various fields of finance and discuss topics including the time value of money, bond and stock valuation, capital budgeting.
Prerequisite(s)/Corequisite(s): ACCT 2020, 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 3330 ENTREPRENEURIAL FINANCE (3 credits)
This course focuses 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.
Prerequisite(s)/Corequisite(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)/Corequisite(s): FNBK 3250 with "C+" (2.33) or better, GPA of 2.5 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)/Corequisite(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)/Corequisite(s): FNBK 3250 with 'C+' (2.33) or better, 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 also be explored. (Fall, Spring, Summer).
Prerequisite(s)/Corequisite(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 course content and topic will vary. Please contact the CBA for specific course offerings.

FNBK 4150 INTERMEDIATE FINANCIAL MANAGEMENT (3 credits)
Seeks to develop the students' 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)/Corequisite(s): FNBK 3250 with 'C+' (2.33) or better, 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)/Corequisite(s): MKT 3310 with a C+ or better grade and 2.5 GPA. 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)/Corequisite(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)/Corequisite(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)/Corequisite(s): Senior standing. Not open to non-degree graduate students.

FNBK 4590 RISK MANAGEMENT FOR BUSINESS MANAGERS (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)/Corequisite(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)/Corequisite(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)/Corequisite(s): FNBK 3400 with a "C+" (2.33) or above, and a 2.5 GPA.

RELU 2410 REAL ESTATE PRINCIPLES AND PRACTICES (3 credits)
An introductory survey of real estate principles and practices which introduces the terminology, concepts and basic practices in the fields of real estate law, real estate finance, real estate appraisal, real estate property taxation and miscellaneous topic areas. Note: Students cannot receive credit for both RELU 2410 and RELU 3410. (Fall, Spring)

RELU 3410 REAL ESTATE CONCEPTS AND APPLICATIONS (3 credits)
Upper-level survey course in real estate principles, concepts, and their applications. The course will familiarize students with industry terminology, current practices, and cover the following topics: Licensure, property rights, legal descriptions, real estate law and contracts, appraisal, financing, investments, Fair Housing, and related topic areas. NOTE: Students cannot receive credit for both RELU 2410 and RELU 3410. (Cross-listed with BSAD 8605).

RELU 3430 REAL ESTATE BROKERAGE AND SALES (3 credits)
Overview of real estate brokerage and sales principles, to include buying and selling, leasing, brokerage business operations, contracts, closings, legal requirements, Fair Housing, advertising, and career opportunities.
Prerequisite(s)/Corequisite(s): RELU 2410 or RELU 3410.

RELU 3450 REAL ESTATE MANAGEMENT (3 credits)
Commercial and residential property management fundamentals, including leasing space, tenant selection and relations, maintenance and investor relations. (Fall)
RELU 3460  REAL ESTATE LAW (3 credits)
Upper-level survey course in real estate law, which examines estates in land, conveyances, leases, mortgages, easements, zoning, environmental law, contracts, taxes, foreclosures, landlord-tenant relations, agency, Fair Housing, and Nebraska License Law. (Cross-listed with LAWS 3460)
Prerequisite(s)/Corequisite(s): RELU 2410 or RELU 3410.

RELU 4390  REAL ESTATE INVESTMENTS (3 credits)
Methods used to analyze existing commercial real estate investments through traditional, as well as more technical, dynamic programming models.
Prerequisite(s)/Corequisite(s): RELU 2410 and FNBK 3250

RELU 4400  RESIDENTIAL REAL ESTATE FINANCE (3 credits)
Methods of financing residential real estate, analysis of mortgage risks, mortgage instruments, mortgage lenders, financial calculations, influences of governmental agencies. (Fall, Spring)
Prerequisite(s)/Corequisite(s): RELU 2410 and junior standing.

RELU 4410  BASIC APPRAISAL PROCEDURES (3 credits)
Fundamentals of real estate valuation and appraising; factors affecting value; valuing land, valuing improvements and the valuation of special classes of residential property; appraisal practice, depreciation and obsolescence, appraising rules, the mathematics of appraising; an appraisal of a single family residence is required.
Prerequisite(s)/Corequisite(s): RELU 2410 or RELU 3410 AND FNBK 3250 with a C or better

RELU 4420  INCOME PROPERTY APPRAISAL (3 credits)
Introduction to the theory and concepts of income capitalization approaches, methods and techniques to valuation of real estate income property. Characteristics of yield on investment real estate; future income projections; mortgage coefficients; purchase and leaseback reversions; Ellwood Tables; capitalization rates and investment yields; types of annuities; and condemnation appraisal. (Spring)
Prerequisite(s)/Corequisite(s): RELU 2410 or RELU 3410; and FNBK 3250

RELU 4440  CREATING A REAL ESTATE COMMUNITY (3 credits)
Market analysis and planning for land developments for various types of uses: residential, campus, civic centers, housing for the elderly, urban renewal, shopping centers.
Prerequisite(s)/Corequisite(s): RELU 2410 or RELU 3410.

RELU 4460  COMMERCIAL REAL ESTATE FINANCE (3 credits)
A foundation course in commercial real estate finance including legal, analytical, institutional and governmental aspects.
Prerequisite(s)/Corequisite(s): RELU 2410 and FNBK 3250

RELU 4500  REAL ESTATE INDEPENDENT STUDY (1-3 credits)
Individual investigation of specific issues or problems in real estate.
Prerequisite(s)/Corequisite(s): Permission of Real Estate Program Director.

RELU 4510  REAL ESTATE INTERNSHIP (1-3 credits)
Correlation of theory and practice through part-time employment and weekly seminars; required readings. (Maximum of 4 hours).
Prerequisite(s)/Corequisite(s): Permission of program chair or internship coordinator.