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 Banking and Financial Markets (http://catalog.unomaha.edu/undergraduate/college-business-administration/bs-business-administration/banking-financial-markets/)
- Secondary Concentration in Business Finance (http://catalog.unomaha.edu/undergraduate/college-business-administration/bs-business-administration/business-finance/)
- Secondary Concentration in Investment Science and Portfolio Management (http://catalog.unomaha.edu/undergraduate/college-business-administration/investment-science-portfolio-management/)
- Secondary Concentration in Legal Studies (http://catalog.unomaha.edu/undergraduate/college-business-administration/legal-studies/)
- Secondary Concentration in Real Estate and Land Use Economics (http://catalog.unomaha.edu/undergraduate/college-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
UNO Real Estate Certificate (http://catalog.unomaha.edu/undergraduate/college-business-administration/bs-business-administration/uno-real-estate-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): 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).
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 4190 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): 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.

FNBK 4700 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 4710 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 4720 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.
REL 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)

REL 2700 REAL PROPERTY RIGHTS AND OWNERSHIP: OVERCOMING BARRIERS (3 credits)
Real estate is ubiquitous and the ownership of property - and accompanying property rights - have shaped US history and enabled millions to build wealth. At the same time, property ownership has eluded many, especially those from underrepresented groups. This class will expose students to historical and current barriers to property ownership, assess efforts to address these disparities, explore remedies, and give students the practical tools they'll need to plan for, and eventually acquire, their first home or other real estate.

REL 3410 REAL ESTATE PRINCIPLES AND PRACTICES (3 credits)
This is a survey course in real estate principles and practices, which is designed to 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. This course provides foundational knowledge of the real estate field and will prepare students to successfully complete more advanced real estate coursework. NOTE: Students cannot receive credit for both RELU 2410 and RELU 3410. (Cross-listed with BSAD 8605).

REL 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): RELU 2410 or RELU 3410.

REL 3450 PROPERTY MANAGEMENT (3 credits)
This course focuses on commercial and residential property management concepts and their application to the operation, control, and oversight of real property. The course will study leasing, tenant selection and relations, maintenance, marketing, contract management, asset management principles, as well as Fair Housing Laws and the Americans With Disabilities Act as they pertain to property management. (Cross-listed with BSAD 8625). Prerequisite(s): RELU 2410 or RELU 3410.

REL 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): RELU 2410 or RELU 3410.

REL 4390 REAL ESTATE INVESTMENTS (3 credits)
This course focuses on methods used to analyze existing and proposed commercial and residential real estate investments through dynamic programming models, and explores strategies to finance commercial real estate. The class ultimately prepares students to understand the risks and rewards associated with financing and investing in real estate. (Cross-listed with BSAD 8616). Prerequisite(s): RELU 2410 or RELU 3410 or FNBK 3250

REL 4400 RESIDENTIAL REAL ESTATE FINANCE (3 credits)
This course focuses on the methods of financing residential real estate through the examination of various mortgage instruments, mortgage lenders, and the risks associated with leveraging real property. Industry terminology, concepts, best practices, and financial calculations are also presented, as are the influences of governmental policies on the industry. (Fall) Prerequisite(s): RELU 2410 or RELU 3410

REL 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): RELU 2410 or RELU 3410 AND FNBK 3250 with a C or better

REL 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): RELU 2410 or RELU 3410; and FNBK 3250

REL 4440 REAL ESTATE DEVELOPMENT (3 credits)
This course focuses on the procedures and complexities in developing and redeveloping various commercial property types and mixed-use real estate. Topics include an overview of the real estate development process, assembling a team, identifying project stakeholders, financial analysis, site selection, market analysis, and the regulatory environment. (Cross-listed with BSAD 8626). Prerequisite(s): RELU 2410 or RELU 3410 with a grade of B or above, and a cumulative GPA of 3.0 or better, or permission of Real Estate Program Director.

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

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

REL 4510 REAL ESTATE INTERNSHIP (1-3 credits)
Students will engage in an applied experience in their area of specialization to gain relevant industry experience and to practice the skills and concepts learned in the classroom. Student reports on the internship experience and an employer’s evaluation of the student’s performance are course requirements. RELU 4510 may be taken for a maximum of 3 credits. (Fall, Spring, Summer) Prerequisite(s): Permission of Department Internship Coordinator.