

# FINANCE, BBA

## Program Description

The courses required for a finance major are designed to help students prepare for careers in Corporate Financial Management, Investment Planning, Brokerage, Insurance, Commercial Banking, Real Estate and other similar fields. Core courses in finance provide students with a background in security analysis and investments, portfolio management, and financial planning and analysis. The curriculum also covers monetary policy, banking, financial markets, financial reporting, statement analysis, and risk management. Students may select finance electives in their area of interest such as insurance, real estate, accounting, or expand their knowledge in investments or financial analysis.

This major is offered on the Island Campus, the RELLIS Campus, and fully online.

Students should complete the Business Foundation Curriculum in the freshman and sophomore years.

## BBA Student Learning Goals and Objectives

- G.1. To Be Effective Communicators
  - CG1.01 – Demonstrate the ability to write professionally
  - CG1.02 – Prepare and deliver professional presentations
  - CG1.03 – Practice professional interactions
- G.2 To Be Competent in Business Practices
  - CG2.01 – Demonstrate key concepts in business disciplines
  - CG2.02 – Use technology to analyze relevant data
- G.3 To Be Good Decision Makers
  - CG3.01 – Identify key factors for decision making
  - CG3.02 – Analyze alternative solutions and make a decision
- G.4. To Be Good Citizens
  - CG4.01 – Identify ethical concepts

In addition, all Finance Majors will demonstrate knowledge of key Finance theories and concepts, and will apply these Finance theories and concepts correctly.

## General Requirements for BBA Degree

Requirements	Credit Hours
Core Curriculum Program ( <a href="https://catalog.tamucc.edu/undergraduate/university-college/programs/core-curriculum-program/">https://catalog.tamucc.edu/undergraduate/university-college/programs/core-curriculum-program/</a> )	42
University Seminar (when applicable) <sup>1</sup>	0-2
Business Core	45
Finance Major Requirements	24
Electives	9
<b>Total Credit Hours</b>	<b>120-122</b>

<sup>1</sup> Full-time, first time in college students are required to take University seminar.

- USSE 1201 University Seminar (2 sch)

## Program Requirements

Code	Title	Hours
<b>Full-time, First-Year Students</b>		
USSE 1201	University Seminar *	2
<b>Core Curriculum Program</b>		
University Core Curriculum		42
Business majors are required to complete the following courses as part of their University Core Curriculum Program:		
ECON 2301	Macroeconomics Principles *	
MATH 1324	Mathematics for Business and Social Sciences <sup>1</sup>	
<b>Business Core</b>		
BUSI 0011	COB Orientation (before or during first semester) <sup>2,*</sup>	0
ACCT 2301	Financial Accounting	3
ACCT 2302	Managerial Accounting	3
BAIS 2301	Computer Applications in Business	3
BAIS 3310	Management Information Systems Concepts	3
BAIS 3311	Data Analysis and Statistics	3
BLAW 3310	Legal Environment of Business *	3
ECON 2302	Microeconomics Principles *	3
FINA 3310	Financial Management *	3
MATH 1325	Calculus for Business & Social Sciences <sup>1</sup>	3
MGMT 3310	Principles of Management	3
MGMT 3315	Business Communications *	3
MGMT 4388	Business Strategy *	3
MKTG 3310	Principles of Marketing *	3
OPSY 4314	Operations Management *	3
<b>International Business Course</b>		
Select one of the following depending on major:		3
ACCT 3318	Multinational Entities: Accounting and Consolidations (for Accounting Major) <sup>3,*</sup>	
ECON 3315	International Economic Issues (for Business Economics Major)	
FINA 4315	International Finance (for Finance Major)	
MGMT 4315	Multinational Management (for Management Major) *	
MKTG 4340	International Marketing (for Marketing Major)	
BUSI 4310	International Business (for all other Majors)	
<b>Finance Major Requirements</b>		
FINA 3320	Intermediate Corporate Finance	3
FINA 3331	Investments	3
FINA 4310	Advanced Financial Management	3
FINA 4332	Security Analysis and Portfolio Management	3
<b>Finance Electives</b>		
Select 12 hours from the following:		12
FINA 3312	Financial Markets and Institutions	
FINA 3351	Insurance Principles	
FINA 3354	Real Estate Principles *	
FINA 3355	Employee Benefits and Retirement Planning	
FINA 4321	Financial Institutions Management	
FINA 4330	Introduction to Derivative Securities	

FINA 4390	Current Topics in Finance	
FINA 4396	Directed Individual Study	
FINA 4398	Internship in Finance	
Select one upper-level Finance Elective or one of the following:		
ACCT 3311	Intermediate Accounting I *	
ACCT 3314	Cost Accounting *	
ACCT 3316	Governmental and Not-for-Profit Accounting	
ACCT 3321	Federal Income Tax I *	
ECON 4310	Economic Data Analysis for Business	
<b>Electives</b>		
Upper-level Business Elective		3
Business Elective		3
Non-Business or Business Elective		3
<b>Total Hours</b>		<b>122</b>

<sup>1</sup> Higher level mathematics course may be accepted as a substitute with approval.

<sup>2</sup> All Business Majors and Minors must complete BUSI 0011 COB Orientation (0 sch) before or during their first semester enrolled in upper-division Business courses.

<sup>3</sup> ACCT 3318 Multinational Entities: Accounting and Consolidations (3 sch) may be taken as either International Business Course or as an Accounting Elective but not both.

\* Online offering

^ Blended offering

#### Note:

Course prerequisites are strictly enforced.

## Course Sequencing

### First Year

<b>Fall</b>		<b>Hours</b>
BUSI 0011	COB Orientation	0
Creative Arts Core Requirement		3
ECON 2301	Macroeconomics Principles	3
HIST 1301	U.S. History to 1865	3
ENGL 1301	Writing and Rhetoric I	3
Life & Physical Science Core Requirement		3
USSE 1201	University Seminar	2
<b>Hours</b>		<b>17</b>

### Spring

COMM 1311	Foundation of Communication	3
HIST 1302	U.S. History Since 1865	3
ECON 2302	Microeconomics Principles	3
Language, Philosophy, & Culture Core Requirement		3
MATH 1324	Mathematics for Business and Social Sciences	3
<b>Hours</b>		<b>15</b>

### Second Year

<b>Fall</b>		
ACCT 2301	Financial Accounting	3
Business Elective		3
Component Area Option Core Requirement		3

MATH 1325	Calculus for Business & Social Sciences	3
POLS 2305	U.S. Government and Politics	3
<b>Hours</b>		<b>15</b>

### Spring

ACCT 2302	Managerial Accounting	3
Component Area Option Core Requirement		3
Life & Physical Science Core Requirement		3
BAIS 2301	Computer Applications in Business	3
POLS 2306	State and Local Government	3
<b>Hours</b>		<b>15</b>

### Third Year

#### Fall

FINA 3310	Financial Management	3
FINA 3331	Investments	3
BAIS 3310	Management Information Systems Concepts	3
BLAW 3310	Legal Environment of Business	3
MKTG 3310	Principles of Marketing	3
<b>Hours</b>		<b>15</b>

#### Spring

FINA 3320	Intermediate Corporate Finance	3
FINA Elective		3
BAIS 3311	Data Analysis and Statistics	3
MGMT 3310	Principles of Management	3
MGMT 3315	Business Communications	3
<b>Hours</b>		<b>15</b>

### Fourth Year

#### Fall

FINA 4310	Advanced Financial Management	3
OPSY 4314	Operations Management	3
International Business Course		3
Upper-level Designated Elective		3
FINA Elective		3
<b>Hours</b>		<b>15</b>

#### Spring

MGMT 4388	Business Strategy	3
FINA 4332	Security Analysis and Portfolio Management	3
Non-Business or Business Elective		3
Upper-level Business Elective		3
FINA Elective		3
<b>Hours</b>		<b>15</b>
<b>Total Hours</b>		<b>122</b>

## Courses

### FINA 1307 Personal Finance

#### 3 Semester Credit Hours (3 Lecture Hours)

Covers the foundations of financial planning, managing basic assets, managing credit, managing insurance needs, managing investments, and retirement and estate planning. This course is designed for nonbusiness as well as business majors to give them a basic understanding of the aspects of personal financial planning.

TCCNS: BUSI 1307

**FINA 3310 Financial Management****3 Semester Credit Hours (3 Lecture Hours)**

A survey of financial management issues emphasizing planning and decision making. Specific topics covered include discounted cash flow analysis, stock and bond valuation, financial intermediation, organizing, raising and managing capital, capital investment, risk analysis, and financial statement analysis. ACCT 2301, ECON 2301, ECON 2302, BUSI 0011, MATH 1325, or equivalent and Junior standing or above.

**Prerequisite:** ACCT 2301, MATH 1325, ECON 2301, 2302 and BUSI 0011.

**FINA 3312 Financial Markets and Institutions****3 Semester Credit Hours (3 Lecture Hours)**

Course coverage includes an analysis of financial markets and institutions; regulation, money market operations, global impact of central banking principles and monetary policy, and determinants of interest rates with financial asset pricing.

**Prerequisite:** (ECON 2301 and 2302).

**FINA 3320 Intermediate Corporate Finance****3 Semester Credit Hours (3 Lecture Hours)**

An in-depth study of financial planning and management with emphasis on capital structure and cost of capital, capital budgeting, and other topics in corporate financial management. The course serves as a framework for understanding a broad range of corporate financial decisions.

**Prerequisite:** (FINA 3310).

**FINA 3331 Investments****3 Semester Credit Hours (3 Lecture Hours)**

Framework of financial markets, valuation of the firm, security analysis, investment equity versus debt, efficiency of market evaluation, diversification efforts, investment goals, and portfolio selection.

**Prerequisite:** (ACCT 2301 and MATH 1325).

**FINA 3351 Insurance Principles****3 Semester Credit Hours (3 Lecture Hours)**

Fundamentals of risk management as practiced in the commercial life, health, property, and casualty insurance industries.

**FINA 3354 Real Estate Principles****3 Semester Credit Hours (3 Lecture Hours)**

This is a fundamental real estate course covering the basic principles of real estate. It provides the students with the background and terminology necessary for advanced study in specialized real estate courses.

**FINA 3355 Employee Benefits and Retirement Planning****3 Semester Credit Hours (3 Lecture Hours)**

This course examines the financial aspects of retirement planning as well as employee benefit planning including group insurance plans and the characteristics of the various types of employee benefit plans: life insurance, medical expense, disability, and retirement income.

**FINA 3359 Estate Planning****3 Semester Credit Hours (3 Lecture Hours)**

This course offers an in-depth exploration of financial and estate planning philosophies, techniques, and procedures. Students will learn the financial implications of tax and nontax aspects, including strategies to minimize wealth transfer taxes, manage probate, and efficiently transfer real and personal property.

**Prerequisite:** FINA 3310.

**FINA 4310 Advanced Financial Management****3 Semester Credit Hours (3 Lecture Hours)**

Application of financial management tools, examination and interpretation of financial statements, and integration of financial policy and structure on overall management of the enterprise. Students will present cases on the material covered in this and earlier courses to demonstrate they are able to collect and analyze data and present recommendations.

**Prerequisite:** (FINA 3320).

**FINA 4315 International Finance****3 Semester Credit Hours (3 Lecture Hours)**

A study of the institutions and relationships of the international financial system as it relates to the balance of payments, foreign exchange risk, arbitrage and the Eurocurrency market. The emphasis is on methods of arbitrage, forecasting exchange rates, and hedging against foreign exchange risk.

**Prerequisite:** (ECON 2301, 2302 and FINA 3310).

**FINA 4321 Financial Institutions Management****3 Semester Credit Hours (3 Lecture Hours)**

A study of major financial institutions and the markets in which they operate, with emphasis on financial decision making and risk management. Topics include financial intermediation theory; measurement and management of interest rate risk, credit risk, off-balance-sheet risk, foreign exchange risk, country risk, and liquidity risk; capital adequacy; and product/market diversification.

**Prerequisite:** (FINA 3310 and ECON 2302).

**FINA 4325 Business Credit Risk Management****3 Semester Credit Hours (3 Lecture Hours)**

Examination of business credit applications from a bank risk management perspective. It covers banking client relationship management, analyzing financial statements, analyzing cash flow projections for loan repayment, loan structuring, credit support, business and personal tax returns, and detecting problem loans. Junior standing or above or by permission of professor.

**Prerequisite:** ACCT 2301.

**FINA 4330 Introduction to Derivative Securities****3 Semester Credit Hours (3 Lecture Hours)**

Course coverage includes an analysis of financial derivative contracts. The class includes options, futures and forward contracts; in particular commodity trading and hedging strategies will be covered in detail. Swaps and Interest Rate Options will be included in the presentation if time permits. (

**Prerequisite:** (MATH 1324).

**FINA 4332 Security Analysis and Portfolio Management****3 Semester Credit Hours (3 Lecture Hours)**

Evaluation of investment securities of both private and public institutions through external analysis of financial statements and economic conditions, portfolio selection, expected return and risk selection, and conditions of market efficiency. FINA 3310, FINA 3331, BAIS 3311, and Junior standing or above.

**Prerequisite:** (FINA 3310, 3331 and BAIS 3311).

**FINA 4360 Case Studies in Financial Planning**

**3 Semester Credit Hours (3 Lecture Hours)**

This advanced course builds on the skills and knowledge gained from previous financial planning courses. Students will develop and present comprehensive financial plan(s) using industry-standard software and/or Excel, while demonstrating ethical and responsible practices. The course reinforces key concepts such as risk management, tax and estate planning, and investment strategies, all tailored to meet client-specific goals. This course is a requirement for students preparing to sit for the CFP® Exam after graduation.

**Prerequisite:** FINA 3351, 3355, 3359 and ACCT 3321.

**FINA 4390 Current Topics in Finance**

**3 Semester Credit Hours (3 Lecture Hours)**

Selected topics for special study related to finance functions, processes or issues. May be repeated for credit when topics vary.

**FINA 4396 Directed Individual Study**

**1-3 Semester Credit Hours**

Individual supervised study and completion of a final report.

**FINA 4398 Internship in Finance**

**3 Semester Credit Hours**

Supervised full-time or part-time, off-campus training in business or government finance office. Oral and written reports required.