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.

Complete the Business Foundation Curriculum in the freshman and sophomore years.

BBA Student Learning Goals and Objectives

- **G1. To Be Effective Communicators**
  - O1. Students will demonstrate the ability to identify the appropriate message purpose, select appropriate organization, provide sufficient supporting details, and use effective mechanics.
  - O2. Students will demonstrate the ability to prepare (content, presentation and media) and deliver (verbally and nonverbally) a professional presentation.

- **G2. To Be Competent in Business Practices**
  - O1. Students will demonstrate knowledge of key business theories and concepts and will apply these business theories and concepts correctly.
  - O2. Students demonstrate the ability to incorporate theories, concepts, and practices across multiple disciplines to produce practical answers.
  - O3. Students will effectively analyze data.

- **G3. To Be Good Decision Makers**
  - O1. Students will demonstrate the ability to identify valid, reliable and important information applicable to the issue being studied.
  - O2. Students will demonstrate the ability to analyze multiple responses to issues.
  - O3. Students will demonstrate the ability to determine and support an appropriate decision.

- **G4. To Be Good Citizens**
  - O1. Students will demonstrate the ability to 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

<table>
<thead>
<tr>
<th>Requirements</th>
<th>Credit Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core Curriculum Program</td>
<td>42</td>
</tr>
</tbody>
</table>

(https://catalog.tamucc.edu/undergraduate/university-college/programs/core-curriculum-program/)

<table>
<thead>
<tr>
<th>First-Year Seminars (when applicable)</th>
<th>0-2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Core</td>
<td>45</td>
</tr>
<tr>
<td>Finance Major Requirements</td>
<td>24</td>
</tr>
<tr>
<td>Electives</td>
<td>9</td>
</tr>
<tr>
<td><strong>Total Credit Hours</strong></td>
<td><strong>120-122</strong></td>
</tr>
</tbody>
</table>

1 Full-time, first time in college students are required to take the first-year seminars.

- UNIV 1101 First-Year Seminar I (1 sch)
- UNIV 1102 First-Year Seminar II (1 sch)

Program Requirements

<table>
<thead>
<tr>
<th>Code</th>
<th>Title</th>
<th>Hours</th>
</tr>
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<tbody>
<tr>
<td>BUSI 0011</td>
<td>Cob Student Code of Ethics and Plagiarism (before or during first semester)</td>
<td>0</td>
</tr>
<tr>
<td>ACCT 2301</td>
<td>Financial Accounting</td>
<td>3</td>
</tr>
<tr>
<td>ACCT 2302</td>
<td>Managerial Accounting</td>
<td>3</td>
</tr>
<tr>
<td>BLAW 3310</td>
<td>Legal Environment of Business</td>
<td>3</td>
</tr>
<tr>
<td>BUSI 0088</td>
<td>Graduation Requirements Review</td>
<td>0</td>
</tr>
<tr>
<td>ECON 2302</td>
<td>Microeconomics Principles</td>
<td>3</td>
</tr>
<tr>
<td>FINA 3310</td>
<td>Financial Management</td>
<td>3</td>
</tr>
<tr>
<td>MATH 1324</td>
<td>Mathematics for Business and Social Sciences</td>
<td>3</td>
</tr>
<tr>
<td>UNIV 1101</td>
<td>First-Year Seminar I</td>
<td>1</td>
</tr>
<tr>
<td>UNIV 1102</td>
<td>First-Year Seminar II</td>
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<td>42</td>
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</table>

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

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<td>3</td>
</tr>
<tr>
<td>MATH 1325</td>
<td>Calculus for Business &amp; Social Sciences</td>
<td>3</td>
</tr>
<tr>
<td>MGMT 3310</td>
<td>Principles of Management</td>
<td>3</td>
</tr>
<tr>
<td>MGMT 3315</td>
<td>Business Communications</td>
<td>3</td>
</tr>
<tr>
<td>MGMT 4388</td>
<td>Business Strategy</td>
<td>3</td>
</tr>
<tr>
<td>MISY 2305</td>
<td>Computer Applications in Business</td>
<td>3</td>
</tr>
<tr>
<td>MISY 3310</td>
<td>Management Information Systems Concepts</td>
<td>3</td>
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<tr>
<td>MKTG 3310</td>
<td>Principles of Marketing</td>
<td>3</td>
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<tr>
<td>OPSY 4314</td>
<td>Operations Management</td>
<td>3</td>
</tr>
<tr>
<td>ORMS 3310</td>
<td>Data Analysis and Statistics</td>
<td>3</td>
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<tr>
<td><strong>International Business Course</strong></td>
<td>3</td>
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Select one of the following depending on major:

- ACCT 3315 Multinational Entities: Accounting and Consolidations (for Accounting Major)
- ECON 3315 International Economic Issues (for Business Economics Major)
- FINA 4315 International Finance (for Finance Major)
- MGMT 4315 Multinational Management (for Management Major)
- BUSI 4310 International Business (for all other Majors)

Finance Major Requirements

- FINA 3320 Intermediate Corporate Finance

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* Intermediate Corporate Finance
FINA 3331 Investments 3
FINA 4310 Advanced Financial Management 3
FINA 4332 Security Analysis and Portfolio Management 3

**Finance Electives**
Select 12 hours from the following: 12
- FINA 3312 Financial Markets and Institutions
- FINA 3335 Financial Modeling
- FINA 3350 Cash Management
- 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 4334 Financial Statement Analysis
- 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: 3
- 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 Introduction to Econometrics

**Electives**
- Upper-level Business Elective 3
- Business Elective 3
- Non-Business Elective 3

**Total Hours** 125

1. Higher level mathematics course may be accepted as a substitute with approval.
2. All Business Majors and Minors must complete BUSI 0011 Cob Student Code of Ethics and Plagiarism (0 sch) before or during their first semester enrolled in upper-division Business courses.
3. ACCT 3315 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.

**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.

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

**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 3335 Financial Modeling**
3 Semester Credit Hours (3 Lecture Hours)
This course will cover the use of spreadsheet analysis in financial applications and introduce students to spreadsheet tools and functions to conduct business and personal financial analysis, valuation of bonds and stocks, and financial forecasting.

**FINA 3350 Cash Management**
3 Semester Credit Hours (3 Lecture Hours)
An examination of the principles and methods of cash and liquidity management with particular attention to funds transfer procedures and requirements. Specific topics include the role of cash management in corporate financial management, a review of relevant accounting concepts, the structure of the financial environment, the system of disbursements and collections, accounts receivable management, accounts payable management, information technology and electronic commerce, cash flow forecasting, short-term investing and borrowing, financial risk management, international treasury management, and management of relationships.

**Prerequisite:** (FINA 3310).

**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)
Fundamental real estate covering the basic principles of real estate, providing the background 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 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 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.
Prerequisite: (FINA 3310, 3331 and ORMS 3310).

FINA 4334  Financial Statement Analysis
3 Semester Credit Hours (3 Lecture Hours)
A detailed study of financial reporting with emphasis upon practical interpretations. Attention will be given to financial statement analysis using financial accounting information and its finance implications. Assignments may differ depending on major.
Prerequisite: (ACCT 2301, 2302 and FINA 3310).

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.