FINANCE, MINOR

Program Description
(for Business and Nonbusiness Majors)

This minor is designed to serve business and nonbusiness students who are interested in supplementing their major with additional knowledge and skills in the area of Finance. A minimum of 12 hours must be taken at Texas A&M University-Corpus Christi. For additional information, contact the academic advisor in the College of Business.

Program Requirements

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<tr>
<th>Code</th>
<th>Title</th>
<th>Hours</th>
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<tr>
<td></td>
<td>Required Courses</td>
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<tr>
<td>ACCT 2301</td>
<td>Financial Accounting</td>
<td>3</td>
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<tr>
<td>FINA 3310</td>
<td>Financial Management 1,*</td>
<td>3</td>
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<tr>
<td>FINA 3331</td>
<td>Investments 2</td>
<td>3</td>
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<tr>
<td>FINA Elective - Upper Division Finance electives (excluding Finance Internship)</td>
<td>3, 6 or 9 sch</td>
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<td>Designated Electives</td>
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<tr>
<td>ACCT 3321</td>
<td>Federal Income Tax I 3,*</td>
<td></td>
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<tr>
<td>FINA 3312</td>
<td>Financial Markets and Institutions</td>
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<tr>
<td>FINA Elective - Upper Division Finance electives (excluding Finance Internship)</td>
<td>3, 6 or 9 sch</td>
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<td>Total Hours</td>
<td>18</td>
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1 MATH 1325 Calculus for Business & Social Sciences (3 sch) or MATH 2413 Calculus I (4 sch) are required prerequisite for FINA 3310 Financial Management (3 sch)*.
2 ACCT 2301 Financial Accounting (3 sch), MATH 1325 Calculus for Business & Social Sciences (3 sch) or equivalent is required prerequisite for FINA 3331 Investments (3 sch).
3 ACCT 2301 Financial Accounting (3 sch) and ACCT 2302 Managerial Accounting (3 sch) are required prerequisites for ACCT 3321 Federal Income Tax I (3 sch)*.

Other Requirements

A minimum of 12 hours must be taken at Texas A&M University - Corpus Christi.

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.

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.