

# DEPARTMENT OF GENERAL BUSINESS AND FINANCE

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**Website:** Department of General Business and Finance (<http://www.shsu.edu/academics/general-business-and-finance>)

## Vision

To deliver outstanding Banking, Finance, Entrepreneurship, and General Business Administration programs with faculty that is recognized for excellence in instruction, research, and service.

## Mission

The mission of the Department of General Business and Finance is to assist in fulfilling the mission of the University and the College of Business Administration by providing students with an academic foundation to become productive citizens, to develop successful careers, and to provide interested students with the background to pursue graduate or professional studies. The academic foundation leading to a Bachelor of Business Administration degree in Banking and Financial Institutions, Entrepreneurship, Finance, or General Business Administration is designed to arouse intellectual curiosity, develop analytical reasoning, and provide historical and current information relative to the global environment.

## Academic Programs

The **Banking and Financial Institutions** degree program prepares students for officer-level positions in banks, regulatory agencies, and other financial institutions. The **Entrepreneurship** degree program prepares students to serve as chief executive officers of start-up and growth-oriented businesses and to apply entrepreneurial principles in positions of responsibility in larger business enterprises and not-for-profit organizations. The **Finance** degree program provides students with the knowledge of the problems and opportunities that confront entities in the field of finance. The **General Business Administration** degree program provides a solid foundation in business and sufficient electives to customize a degree plan for directed career paths.

## Highlights

The Department of General Business and Finance, through the Smith-Hutson Chair of Banking, provides the leadership for the Executive MBA in Banking. In addition, the College of Business Administration participates in the certified Professional Golf Association of America's Professional Golf Management program with participating students receiving the BBA degree in General Business Administration with a concentration in PGA Professional Golf Management.

## Suggested Minors

Both the Banking and the Finance degree majors have limited electives available; therefore, no minor is required. Students in these two areas may elect to declare a minor; however, the additional courses will add to the length of their programs.

An entrepreneurship minor would be very beneficial to students anticipating starting or running their own businesses.

General Business Administration majors should consider a minor in one of the approved business minors to provide depth of knowledge in at least one business field.

- Accounting
- Banking
- Business Communication
- Economics
- Entrepreneurship
- Finance
- International Business
- Management
- Management Information Systems
- Marketing

## Career Opportunities

The Banking and Financial Institutions, Finance, General Business Administration, and Entrepreneurship degree programs are designed to prepare students for careers in business, government, or not-for-profit entities; to include the core business courses required for admission to master's or other professional programs; or to be combined with a sequence of professional education courses and other requirements by the College of Education to earn a certificate to teach in secondary schools.

- Bachelor of Business Administration, Major in Banking and Financial Institutions

- Bachelor of Business Administration, Major in Entrepreneurship
- Bachelor of Business Administration, Major in Finance
- Bachelor of Business Administration, Major in General Business Administration
- Bachelor of Business Administration, Major in General Business Administration with PGM Concentration
- Minor in Banking
- Minor in Business Communication
- Minor in Business Education
- Minor in Entrepreneurship
- Minor in Finance
- Minor in General Business Administration

## Student Organizations

- Banking and Finance Club
- Beta Alpha Psi
- Collegiate Entrepreneurs' Organization
- The Investment Club

## Internships

The department has historically been very successful in offering internships in the financial institutions area. This program has been expanded to include internship opportunities specifically designed to meet the PGA Professional Golf Management program requirement. Internships for students interested in other business environments are also becoming increasingly available.

## Scholarships

Scholarships are available on a competitive basis for Banking, Finance, General Business Administration, and Entrepreneurship majors. Students are encouraged to apply for scholarships using the Scholarship4Kats (<http://www.shsu.edu/dept/financial-aid/scholarships>) program at Financial Aid (<http://www.shsu.edu/dept/financial-aid>). The **Scholarships4Kats** program is a single application that will allow the student to apply for most scholarships available on campus whether at the departmental, college, or university-level. The deadline for applying for Department of General Business and Finance scholarships is February 15. Department of General Business and Finance scholarship recipients are announced in April for the following academic year. The specific scholarships that are available through the department vary from year-to-year and may include:

- Bala and Santhi Maniam Finance Scholarship
- Chance & Katherine Brown Scholarship for Entrepreneurial Studies
- Charles W. Jones III Endowed Scholarship
- Citizens National Bank Endowed Scholarship
- Davis-Holden Entrepreneurship Scholarship
- Department of General Business and Finance Faculty Scholarship
- Financial Executives International (FEI) Scholarship
- Frank and Mary McAdams Payne Banking Scholarship
- Gene P. Heinrich Endowment Fund
- International Association of Administrative Professional-Houston Chapter/Dr. Rita B. Huff and Dr. Ronald D. Johnson Endowed Scholarship
- James B. and Elsie M. Bexley Scholarship
- John Klein/Amegy Bank Scholarships
- Laurence L. Corley Scholarship
- Lillian Loyce Adams Business Education Scholarship
- Lozano Family Scholarship
- Prosperity Bank Scholarship
- RMA Texas Chapter Scholarship
- Randy Wallace Business Plan Scholarship
- Texas Dow Employees Credit Union Scholarship
- Wells Fargo Bank Scholarship

## Finance

### **FINC 1307. Personal Finance. 3 Hours.**

A study of the problems of personal financial management. Topics include savings, risks, investment considerations, insurance, and taxation. Also recommended for non-business majors.

### **FINC 3310. Financial Inst & Mkts. 3 Hours.**

This course explores the process of providing external funds and finance with emphasis on the role of financial institutions and markets. The nature, participants, instruments, and relationships of the money and capital markets are examined.

### **FINC 3320. Business Finance. 3 Hours.**

This course is a study of financial principles as applied to corporate investment and financing decisions. The ethical role of the financial manager is examined as it relates to value creation.

**Prerequisite:** ACCT 2302 and MATH 1324 or equivalent.

### **FINC 3330. Financial Spreadsheet Modeling. 3 Hours.**

This course extends coverage of financial principles and presents advanced analytical techniques. This course is designed to augment the knowledge and skills required for upper level finance courses. Topics include financial math, mastery of spreadsheet skills, advanced capital budgeting and cash flow estimation techniques, working capital management techniques, financial statements and ratios, and advanced risk analysis.

**Prerequisite:** FINC 3320 with a grade of C or better.

### **FINC 4080. Independent Study. 1-3 Hours.**

The student may pursue special studies for which a special course is not organized. Variable Credit (1-3).

**Prerequisite:** Consent of department chair.

### **FINC 4085. Special Topic. 1-3 Hours.**

This course of faculty-led study is designed to provide undergraduate students exposure to new Finance topics and concepts in a course setting. Variable credit (1-3).

### **FINC 4315. Entrepreneurial/Small Firm Fin. 3 Hours.**

A study of the development, implementation, and control of financial plans, strategies, and policies by owner-managers of small firms. Financing alternatives for small firms are explored. Typically offered only during the Spring semester.

**Prerequisite:** FINC 3320 with a grade of C or better.

### **FINC 4320. Commercial Banking. 3 Hours.**

This course incorporates the roles of banks in the financial services industry and the specific functions in a bank. Case studies are utilized to reinforce the materials and provide first-hand experience about bank operations. The course also presents the roles of the regulatory authorities and their interaction with banks. Special attention is given to recent changes in bank regulation.

**Prerequisite:** FINC 3310 and FINC 3320.

### **FINC 4325. Selling Financial Services. 3 Hours.**

This course offers a study of the process and principles involved in selling financial instruments and services. It emphasizes the special aspects related to selling/marketing in the banking industry. Both financial products and services will be addressed. The course is typically offered only during the Fall semester.

### **FINC 4330. Commercial Bank Lending. 3 Hours.**

A study of theoretical issues and various applications relevant to the commercial lending activities of a bank using finance principles. Readings and case studies are utilized to provide a contemporary perspective.

**Prerequisite:** FINC 3320 with a grade of C or better.

### **FINC 4335. Financial Statmnt/Credit Analy. 3 Hours.**

A study of theoretical issues and various applications relevant to the analysis of financial statements using finance and accounting principles. Readings and case studies are utilized to provide a contemporary perspective.

**Prerequisite:** FINC 3320 with a grade of C or better.

### **FINC 4340. International Finance. 3 Hours.**

This course provides the student with a background in international finance by examining financial circumstances/problems unique to business entities engaged in international business. Topics include the structure and functioning of the foreign exchange market, the identification, measurement and management of foreign exchange risks, trade financing, investment analysis, financing choices, and financial control of international operations.

**Prerequisite:** FINC 3320 with a grade of C or better.

### **FINC 4345. Investments. 3 Hours.**

In this course students analyze securities markets, money market instruments, mutual funds, stocks, bonds, options, futures, and other securities. Theoretical concepts in investment analysis and trading applications are developed. Analysis of derivative securities and their use in the context of hedging are introduced.

**Prerequisite:** FINC 3320.

**FINC 4355. Security Analy & Portfolio Mgt. 3 Hours.**

This course is an advanced analysis and study of the techniques for selecting and combining securities into a portfolio. Content includes identifying appropriate investment objectives, structuring an appropriate statement of investment policy, and techniques for investment management. Emphasis is placed on diversification and risk management. Typically offered only during Spring semesters.

**Prerequisite:** FINC 4345.

**FINC 4365. Sem in Financial Derivatives. 3 Hours.**

A study of options, futures, and other financial derivative contracts. The course includes the markets, valuation, and specification of these derivative contracts, and their use in corporate financial risk management. Typically offered only during the Fall semester.

**Prerequisite:** FINC 3320 with a grade of C or better.

**FINC 4389. Undergrad Internship in Fin. 3 Hours.**

A course designed to provide the student with an opportunity to apply academic skills in a practical work environment. (See Finance Internship Coordinator prior to enrolling. A minimum of 150 work hours in a pre approved finance organization. May be repeated for a maximum of 6 hours credit granted for internship.)

**FINC 4390. Managerial Finance. 3 Hours.**

This course includes an in depth study of some of the tools used in financial management. Problems in the valuation of securities, capital costs, capital budgeting, risk analysis, capital structure, financial statement analysis, and dividend policy are stressed.

**Prerequisite:** FINC 3320 with a minimum grade of C.

## General Business Administration

**BUAD 1011. PGA/PGM Professional Dev Lab. 1-3 Hours.**

This course is designed to guide students through the completion of the Level 1 materials of the PGA of America Professional Golf Management Program. Only available to students enrolled in the PGA/PGM program. May be repeated for a maximum of 8 academic credit hours. Variable credit (1 to 3).

**BUAD 1301. Bus Prin in Intrnatl Envrnmnt. 3 Hours.**

A survey course of all the major business disciplines with an emphasis on helping define career objectives and supporting academic interest areas. An overview of what is involved in accounting, marketing, management, legal aspects of business, economics and finance. An ideal choice for non-business majors wanting to learn of opportunities in business and how to pursue them. Not open to business majors with junior or senior standing.

**BUAD 1305. Electronic Communications Tech. 3 Hours.**

This course is designed to develop student proficiency with business software. These skills include producing properly formatted business documents and reports, creating computerized spreadsheets for problem-solving and decision-making, and as a tool for preparing effective presentations.

**BUAD 2189. Pga/Pgm Internship. 1 Hour.**

A course designed to provide the student with an initial opportunity to apply academic skills in a practical work environment as required to complete the PGA/PGM Program. (See Internship Coordinator prior to enrolling.) All internships must be approved in advance in order to receive credit. The course may be repeated for a maximum of 2 hours of academic credit and is only available to students enrolled in PGA/PGM program.

**BUAD 2301. Business Legal Environment. 3 Hours.**

This course covers legal environment from a "preventive law", practical perspective. Specific subjects include: Litigation, Alternative Dispute Resolution, Torts, Business Organizations, Real and Personal Property Law. The course provides an introduction to Environmental Law, Consumer Law, Securities Law, Human Resources Management Law (Labor Law), and Marketing Law (Anti-Trust).

**BUAD 2321. Dsgn/Presentation Bus.Projects. 3 Hours.**

The focus of this course is designing and delivering effective business presentations. Topics include planning, developing, organizing, and delivering business presentations. Students will design/develop effective visual aids which will be used in their business presentations using computer-assisted software..

**Prerequisite:** 30 hours.

**BUAD 3069. Adv PGA/PGM Professional Dev. 1-3 Hours.**

This course is designed to guide students through the completion of the Levels 2 and 3 materials of the PGA of America's Professional Golf Management Program. Only available to students enrolled in the PGA/PGM program. May be repeated for a maximum of 6 academic credit hours. Variable credit (1 to 3).

**BUAD 3189. Pga/Pgm Internship III. 1 Hour.**

A course designed to provide the student with additional opportunity to apply academic skills in a practical work environment as required to complete the PGA/PGM Program. (See Internship Coordinator prior to enrolling.) All internships must be approved in advance in order to receive credit. The course is only available to students enrolled in PGA/PGM program.

**BUAD 3335. Business Communication. 3 Hours.**

Students will develop skills required to use communications as a business tool and a personal skill with emphasis on the logical development of routine, written messages, and reports..

**Prerequisite:** ENGL 1302 and 50 hours.

**BUAD 3336. Successful Workplace Relations. 3 Hours.**

This course is designed to provide the foundation for the development of successful workplace relationships. The course includes an overview of social and emotional intelligence skills that are most commonly used by successful business professionals. Skills are introduced for managing personal ethics, conflict, and trust, which are essential for managing and leading in the business environment. Credit: 3.

**BUAD 3338. Entrepreneurial Law. 3 Hours.**

This course is an examination of the major legal issues confronting entrepreneurs and owners of small businesses. The course presents an overview of the legal issues, strategies and documents required to start a new business, raise capital and manage legal and civil liability. An assortment of legal documents, such as employment contracts, sales contracts, insurance contracts, and shareholder agreements will be examined. Procedures to protect intellectual property will also be addressed.

**BUAD 3345. Entrepreneurship I- Startup. 3 Hours.**

Provides an overview of theories of entrepreneurship, the process of creating wealth, and public policies that encourage new venture formation and economic growth.

**BUAD 3355. Business Law. 3 Hours.**

The focus of this course is on areas of modern commercial law as needed by business professionals in conducting business transactions in buying and selling goods and services. Common Law Contracts and negotiation strategies are presented. An examination of the Uniform Commercial Code includes Sales Law, Leasing, Commercial Paper - Negotiable Instruments, Commercial Storage and Distribution of Goods, and Transfer of Securities. Creditor's rights and U.S. Federal Bankruptcy Code are also covered.

**BUAD 3357. Financial Compliance and Regulations. 3 Hours.**

This course covers current financial and banking industry regulations critical to effective financial and banking management. Emphasis will be placed on how to create a compliance program that is in accordance with both state and federal regulatory agencies.

**Prerequisite:** Junior standing.

**BUAD 3360. Human Resources Mgt Law. 3 Hours.**

Designed for those seeking management positions and human resource management specialists, this course covers employment law with particular emphasis on Federal Laws on discrimination, compensation and promotion issues, worker safety, and employment benefits. Taught from a preventive law perspective, students acquire skills needed to keep abreast of the changing legal environment for employers and employees. Sexual harassment, affirmative action, workers compensation, worker safety and practical overview of employment manuals and procedures provide valuable information for future employees, managers or business owners.

**Prerequisite:** 50 credit hours.

**BUAD 3365. Real Estate Law. 3 Hours.**

This course covers the legal aspects of real estate including the legal principles and legal instruments used in real estate transactions.

**BUAD 4080. Independent Study. 1-3 Hours.**

An opportunity for the student to design a course, perhaps on a topic not offered or to more deeply investigate a subject of personal interest. A faculty member will be teamed up on a one-to-one basis to customize a project. Variable Credit (1-3).

**Prerequisite:** Consent of the department chair.

**BUAD 4085. Special Topic. 1-3 Hours.**

This course of faculty-led study is designed to provide undergraduate students exposure to new General Business topics and concepts in a course setting. Variable credit (1-3).

**BUAD 4289. Pga/Pgm Internship IV. 2 Hours.**

A course designed to provide the student with an opportunity to apply advanced academic skills in a practical work environment as required to complete the PGA/PGM Program. (See Internship Coordinator prior to enrolling.) The course is only available to students enrolled in PGA/PGM program.

**BUAD 4325. Negotiation in Business. 3 Hours.**

The focus of this course is effective business negotiation. Students will plan and execute negotiations in and outside the classroom. The course includes an overview of theoretical and tactical skills used to make professional business negotiations, and other elements that are essential for managing and leading in the business environment.

**Prerequisite:** None.

**BUAD 4335. Intercultural Business Comm. 3 Hours.**

This course prepares students for the complex leadership roles and communication tasks they will encounter in an increasingly multicultural, global work environment. The course familiarizes students with the cultural impacts on global business; managing culturally diverse work forces, transitions, relocations, diversity and performance; and explores cultural specifics of various countries.

**BUAD 4340. International Business Law. 3 Hours.**

An overview of the international legal environment from a commercial and entrepreneurial perspective. This course examines the implications of international laws on foreign investment, intellectual property, sales contracts, money and banking, financing of enterprises, labor regulation and hiring, taxation, and dispute settlement.

**BUAD 4345. Entrepreneurship II - Growth. 3 Hours.**

This course covers the growth and harvest/exit phases of an entrepreneurial business. It focuses on the challenges faced by such businesses as they move beyond startup. Students learn how to create value by growing a business profitable, and how to harvest the value through an appropriate exit strategy.

**Prerequisite:** BUAD 3345.

**BUAD 4348. Entrepreneurship III - Cases. 3 Hours.**

Designed for the aspiring entrepreneur or for those who are curious as to how wealth is created in a free market economy, this course provides a practical experience of how to evaluate business opportunities, how ventures are started with little or no capital, how wealth is realized, and how to develop innovative entrepreneurial skills and planning techniques to minimize the cost of experience. By the end of the course, students develop their own Personal Entrepreneurs Plan useful in focusing the direction of their personal careers.

**Prerequisite:** BUAD 3345.

**BUAD 4389. Internship. 3 Hours.**

A course designed to provide the student with an opportunity to apply academic skills in a practical work environment. (See Internship Coordinator prior to enrolling.) All internships must be approved in advance in order to receive credit. The course may be repeated one time for a maximum of 6 hours.

Chair: **Tommy J Robertson**

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