FINANCE (FINC)

FINC 1307. Personal Finance. 3 Hours.
Students study the problems of personal financial management. Topics may include savings, risks, investment considerations, insurance, and taxation. Recommended for non-business majors.

FINC 3310. Financial Inst & Mkts. 3 Hours.
Students explore 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.
Students study 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 may 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 to 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 to 3).

FINC 4315. Entrepreneurial/Small Firm Fin. 3 Hours.
Students study the development, implementation, and control of financial plans, strategies, and policies by owner-managers of small firms. Financing alternatives for small firms are explored. The course is 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.
Students study the process and principles involved in selling financial instruments and services with an emphasis on 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.
Students study 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.
Students study 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.
Students are provided with a background in international finance by examining financial circumstances/problems unique to business entities engaged in international business. Topics may 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.
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 may include identifying appropriate investment objectives, structuring an appropriate statement of investment policy, and techniques for investment management. Emphasis is placed on diversification and risk management. This course is typically offered only during Spring semesters.
Prerequisite: FINC 4345.

FINC 4365. Sem in Financial Derivatives. 3 Hours.
Students study options, futures, and other financial derivative contracts. The course may include the markets, valuation, and specification of these derivative contracts, and their use in corporate financial risk management. This course is 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 is 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.