

DEPARTMENT OF FINANCE AND BANKING

Chair: Dr. Mary Funck (mcf012@shsu.edu); (936) 294-1277

Website: Department of Finance and Banking (<https://www.shsu.edu/academics/finance-and-banking/>)

Vision

To deliver outstanding Finance and Banking programs with faculty who are recognized for excellence in instruction, research, and service.

Mission

The mission of the Department of Finance and Banking 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 Finance or in Banking and Financial Institutions is designed to arouse intellectual curiosity, develop analytical reason, and provide historical and current information relative to the global environment.

Academic Programs

The **Finance** degree program provides students with the knowledge of the problems and opportunities that confront entities in the field of finance. The **Banking and Financial Institutions** degree program prepares students for officer-level positions in banks, regulatory agencies, and other financial institutions.

Highlights

The Department of Finance and Banking, through the Smith-Hutson Chair of Banking, provides the leadership for the Executive MBA in Banking and Financial Institutions (<https://www.shsu.edu/academics/banking/executive-mba-program/>) program.

Suggested Minors

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

Career Opportunities

The Banking and Financial Institutions and Finance degree programs are designed to prepare students for careers in business, government, or not-for-profit entities.

- Bachelor of Business Administration, Major in Banking and Financial Institutions (<https://catalog.shsu.edu/archives/2025-2026/undergraduate/colleges-academic-departments/business-administration/finance-and-banking/bba-banking-financial-institutions/>)
- Bachelor of Business Administration, Major in Banking and Financial Institutions: Concentration in Commercial Real Estate (<https://catalog.shsu.edu/archives/2025-2026/undergraduate/colleges-academic-departments/business-administration/finance-and-banking/bba-banking-financial-institutions-commercial-real-estate-concentration/>) (as of Spring 2026)
- Bachelor of Business Administration, Major in Finance (<https://catalog.shsu.edu/archives/2025-2026/undergraduate/colleges-academic-departments/business-administration/finance-and-banking/bba-finance/>)
- Bachelor of Business Administration, Major in Finance: Concentration in Financial Management (<https://catalog.shsu.edu/archives/2025-2026/undergraduate/colleges-academic-departments/business-administration/finance-and-banking/bba-finance-financial-management-concentration/>)
- Bachelor of Business Administration, Major in Finance: Concentration in Financial Planning (<https://catalog.shsu.edu/archives/2025-2026/undergraduate/colleges-academic-departments/business-administration/finance-and-banking/bba-finance-financial-planning-concentration/>) (as of Spring 2026)
- Bachelor of Business Administration, Major in Finance: Concentration in Investments (<https://catalog.shsu.edu/archives/2025-2026/undergraduate/colleges-academic-departments/business-administration/finance-and-banking/bba-finance-investments-concentration/>)
- Minor in Banking (<https://catalog.shsu.edu/archives/2025-2026/undergraduate/colleges-academic-departments/business-administration/finance-and-banking/minor-banking/>)
- Minor in Finance (<https://catalog.shsu.edu/archives/2025-2026/undergraduate/colleges-academic-departments/business-administration/finance-and-banking/minor-finance/>)

Student Organizations

- Banking and Finance Club
- Beta Alpha Psi
- The Investment Club

Internships

The department has historically been very successful in offering internships in the financial institutions area. Internships for students interested in other business environments are also becoming increasingly available.

Scholarships

Scholarships are available on a competitive basis. Students are encouraged to apply for scholarships using the Scholarship4Kats (<http://www.shsu.edu/dept/financial-aid/scholarships/>) program on the Financial Aid (<http://www.shsu.edu/dept/financial-aid/>) website. 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 priority deadline to apply for scholarships is November 1 and the final deadline is February 1. 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
- Charles W. Jones III Endowed Scholarship
- Citizens National Bank Endowed Scholarship
- Department of Finance and Banking Faculty Scholarship
- Financial Executives International (FEI) Scholarship
- Frank and Mary McAdams Payne Banking Scholarship
- James B. and Elsie M. Bexley Scholarship
- John Klein/Amegy Bank Scholarships
- Laurence L. Corley Scholarship
- Lozano Family Scholarship
- Prosperity Bank Scholarship
- RMA Texas Chapter Scholarship
- Texas Dow Employees Credit Union Scholarship

Finance

FINC 1307. Personal Finance. 3 Hours. [TCCN: BUSI 1307]

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 Institutions and Markets. 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 2301 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 (can be taken concurrently)

FINC 3340. Financial Analytics. 3 Hours.

Students develop competency with advanced skills in financial analytics, focusing on practical applications using spreadsheets, statistical software packages / languages, and AI techniques. Course topics may include learning to analyze financial data, creating dynamic financial models, and using analytics tools to make informed business decisions. Students experience hands-on learning through practical assignments and projects.

Prerequisite: FINC 3330.

FINC 3345. Financial Data Visualization. 3 Hours.

Students develop competency using simple, intermediate, and enterprise-level Business Intelligence (BI) tools on financial data. Students gain the ability to create effective financial data visualization and thereby become better data analysts and better communicators, and significantly influence financial decision making, problem solving, opportunity identification, and risk mitigation through exploratory visual analysis.

Prerequisite: FINC 3330.

FINC 3360. Risk Management and Insurance. 3 Hours.

Students examine risk and the use of insurance as an effective tool for risk minimization. Topics may include risk classification, risk management principles, types of insurers, and various insurance products, such as life, health, and property insurance. Other potential topics include insurance operations, legal principles, and regulations, along with AI's role in risk management.

Prerequisite: FINC 3320.

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). Course Equivalents: FINC 4380

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 and Small Firm Finance. 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.

FINC 4320. Commercial Bank Management. 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.

FINC 4335. Financial Statement and Credit Analysis. 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 .

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.

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. Securities Analysis and Portfolio Management. 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 3320.

FINC 4360. Advanced Financial Planning. 3 Hours.

Students synthesize core areas of personal financial planning, including investment management, retirement planning, tax strategies, estate planning, and risk management. Emphasis is placed on applying knowledge through real-world case studies to create comprehensive financial plans that meet ethical and regulatory standards.

Prerequisite: FINC 3320, FINC 3360, and FINC 4325.

FINC 4365. Seminar 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 .

FINC 4375. Investment Technologies. 3 Hours.

Students examine the nature and use of financial data available through industry-standard technologies. They gain the ability to analyze economic indicators, critical factors associated with the investment in and trading of currencies, fixed-income instruments, equities, commodities, and stock options, and the development and management of portfolios of investment assets. By gaining proficiency in using these technologies, students become eligible to earn industry-leading certificates.

Prerequisite: FINC 4345.

FINC 4389. Undergraduate Internship in Finance. 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.

Director/Chair: **Mary C Funck**

Director/Chair: **Kurt R Jesswein**

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