

BACHELOR OF BUSINESS ADMINISTRATION, MAJOR IN BANKING AND FINANCIAL INSTITUTIONS: CONCENTRATION IN COMMERCIAL REAL ESTATE

Each BBA degree consists of:

- University Core Curriculum (<https://catalog.shsu.edu/undergraduate/academic-policies-procedures/degree-requirements-academic-guidelines/core-curriculum/>) (MATH 1324 (<https://catalog.shsu.edu/search/?P=MATH%201324>) should be used to satisfy Core Component II)
- Business Core (see list below)
- Computer Literacy Course (MGIS 1305 (<https://catalog.shsu.edu/search/?P=MGIS%201305>) or CSTE 1330 (<https://catalog.shsu.edu/search/?P=CSTE%201330>))
- Major Required Courses
- Elective(s)
- COBA Career Readiness Academy I & II (<https://shsu.edu/academics/business-administration/center-for-building-business-professionals/career-readiness/>)

Note: Transfer students must take at least 50% of the required business curriculum for the BBA in residence at Sam Houston State University, which may include courses taken at The Woodlands Center (<http://www.shsu.edu/academics/woodlands-center/>) campus or through SHSU Online (<http://distance.shsu.edu/>).

Additional information: Reference the Program Landing Page (<https://www.shsu.edu/programs/bachelor-of-business-administration-in-banking-and-financial-institutions/>) for additional information, such as cost, delivery format, contact information, or to schedule a visit.

Code	Title	Hours
Bachelor of Business Administration, Major in Banking and Financial Institutions: Concentration in Commercial Real Estate		
Core Curriculum (https://catalog.shsu.edu/undergraduate/academic-policies-procedures/degree-requirements-academic-guidelines/core-curriculum/)		
	Component Area I (Communication)	6
	Component Area II (Mathematics) ¹	3
	Component Area III (Life and Physical Science)	8
	Component Area IV (Language, Philosophy, and Culture)	3
	Component Area V (Creative Arts)	3
	Component Area VI (U.S. History)	6
	Component Area VII (Political Science/Government)	6
	Component Area VIII (Social and Behavioral Sciences) ²	3
	Component Area IX (Component Area Option) ³	4
Degree Specific Requirements		
MATH 1324	Mathematics for Managerial Decision Making ¹	3
MGIS 1305 or CSTE 1330	Business Computer Applications Introduction to Computers	3
Business Core		
ACCT 2301	Principles of Financial Accounting	3
ACCT 2302	Principles of Managerial Accounting	3
BANA 2372	Business Analysis	3
BANA 3363	Inter Business Analysis	3
BUAD 3301	Business Legal Environment	3
BUAD 3335	Business Communication	3
ECON 2301	Principles Of Macroeconomics	3
ECON 2302	Principles Of Microeconomics ²	3
FINC 3320	Corporate Finance	3
MGIS 3310	Principles of Information Systems (IS)	3
MGMT 3310	Principles Of Management	3
MGMT 4390	Strategic Management & Policy	3

MKTG 3310	Principles Of Marketing	3
SCMG 3370	Operations Management	3
Major: Foundation		
ACCT 3313	Intermediate Accounting I	3
FINC 3310	Financial Institutions and Markets	3
FINC 3330	Financial Spreadsheet Modeling	3
FINC 3340	Financial Analytics	3
or FINC 3345	Financial Data Visualization	
FINC 4320	Commercial Bank Management	3
FINC 4325	Financial Products & Services	3
FINC 4330	Commercial Bank Lending	3
FINC 4335	Financial Statement and Credit Analysis	3
FINC 4345	Investments	3
Concentration: Commercial Real Estate		
REAL 3310	Real Estate Principles	3
REAL 4350	Real Estate Debt	3
REAL 4351	Real Estate Equity	3
Minor: Not Required ^{4, 5}		
Total Hours		120

- ¹ MATH 1324 is required for COBA and satisfies the Core Curriculum requirement for Component Area II (Mathematics).
- ² ECON 2302 is a Business Core course and should be taken to satisfy the Core Curriculum requirement for Component Area VIII (Social and Behavioral Sciences).
- ³ BUAD 1301 or BUAD 2321 is suggested to fulfill the three-hour credit of the Core Curriculum requirement for Component Area IX (Component Area Option). The following courses satisfy one credit hour of the Core Curriculum requirement for Component Area IX (Component Area Option): ECON 1100, KINE 2115, MCOM 1130, NGLI 1101, or UNIV 1101.
- ⁴ A minor is not required for this degree program; however, a student has the option to add a minor, but to do so, additional semester credit hours will be needed above the degree program's stated total semester credit hours.
- ⁵ The following minors cannot be paired with this degree program: Minor in Banking, Minor in General Business Administration.

Notes

Students must earn a 2.0 minimum overall GPA in all coursework.

Students must meet a 2.0 minimum overall major GPA in all major coursework.

Students must earn a 2.0 minimum SHSU GPA in all coursework.

Students must meet a 2.0 minimum SHSU major GPA in all major coursework.

Banking and Financial Institutions majors must make a minimum grade of "C" or better in all FINC courses taken to graduate with a BBA in Banking and Financial Institutions.

A minor is not required for this degree program; however, a student has the option to add a minor, but to do so, additional semester credit hours will be needed above the degree program's stated total semester credit hours.

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First Year

Fall	Hours	Spring	Hours
Component Area III (https://catalog.shsu.edu/undergraduate/academic-policies-procedures/degree-requirements-academic-guidelines/core-curriculum/#componentareaiii)		4 Component Area III (https://catalog.shsu.edu/undergraduate/academic-policies-procedures/degree-requirements-academic-guidelines/core-curriculum/#componentareaiii)	4

Component Area IX (https://catalog.shsu.edu/undergraduate/academic-policies-procedures/degree-requirements-academic-guidelines/core-curriculum/#componentareaix) ¹	1	Component Area V (https://catalog.shsu.edu/undergraduate/academic-policies-procedures/degree-requirements-academic-guidelines/core-curriculum/#componentareav)	3
ENGL 1301 ²	3	ENGL 1302 ²	3
HSTY 1301 ³	3	HSTY 1302 ³	3
MATH 1324 ⁴	3	MGIS 1305 or CSTE 1330	3
	14		16
Second Year			
Fall	Hours	Spring	Hours
Component Area IV (https://catalog.shsu.edu/undergraduate/academic-policies-procedures/degree-requirements-academic-guidelines/core-curriculum/#componentareaiv)		3 Component Area IX (https://catalog.shsu.edu/undergraduate/academic-policies-procedures/degree-requirements-academic-guidelines/core-curriculum/#componentareaix) ⁶	3
ACCT 2301		3 ACCT 2302	3
BANA 2372		3 ECON 2302 ⁷	3
ECON 2301		3 FINC 3320	3
POLS 2305 ⁵		3 POLS 2306 ⁵	3
	15		15
Third Year			
Fall	Hours	Spring	Hours
BANA 3363		3 ACCT 3313	3
FINC 3310		3 BUAD 3335	3
FINC 3330		3 FINC 3340 or 3345	3
MGMT 3310		3 FINC 4320	3
MKTG 3310		3 REAL 3310	3
	15		15
Fourth Year			
Fall	Hours	Spring	Hours
FINC 4325		3 BUAD 3301	3
FINC 4345		3 FINC 4330	3
MGIS 3310		3 FINC 4335	3
REAL 4350		3 MGMT 4390	3
SCMG 3370		3 REAL 4351	3
	15		15

Total Hours: 120

- ¹ The following courses satisfy one credit hour of the Core Curriculum requirement for Component Area IX (Component Area Option): ECON 1100, KINE 2115, MCOM 1130, NGLI 1101, or UNIV 1101.
- ² Satisfies the Core Curriculum requirement for Component Area I (Communication).
- ³ Satisfies the Core Curriculum requirement for Component Area VI (U.S. History).
- ⁴ MATH 1324 is required for COBA and satisfies the Core Curriculum requirement for Component Area II (Mathematics).
- ⁵ Satisfies the Core Curriculum requirement for Component Area VII (Political Science/Government).
- ⁶ BUAD 1301 or BUAD 2321 is suggested to fulfill the three-hour credit of the Core Curriculum requirement for Component Area IX (Component Area Option).
- ⁷ ECON 2302 is a Business Core course and should be taken to satisfy the Core Curriculum requirement for Component Area VIII (Social and Behavioral Sciences).

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The Texas Higher Education Coordinating Board (THECB) marketable skills initiative is part of the state's **60x30TX plan** and was designed to help students articulate their skills to employers. Marketable skills are those skills valued by employers and/or graduate programs that can be applied in a variety of work or education settings and may include interpersonal, cognitive, and applied skill areas.

The BBA in Banking and Financial Institutions equips students with the technical knowledge, analytical skills, and leadership abilities needed in today's financial industry. Graduates gain expertise in financial analysis, commercial lending, credit evaluation, risk management, and bank balance sheet management, while developing strong communication and client relationship skills. The program prepares students to drive growth, create opportunities, and strengthen the banks and communities they serve. Adding a concentration in Commercial Real Estate provides opportunities to build specialized skills in real estate financing, investment analysis, and property portfolio management, enhancing professional versatility in the banking sector.

The BBA in Banking and Financial Institutions with a concentration in Commercial Real Estate is designed to provide graduates with the following specific marketable skills:

- Analyze and evaluate loan origination, underwriting, and portfolio management practices in real estate transactions to apply effective decision-making strategies.
- Develop and apply financial models to analyze real estate investments and conduct project valuations.
- Evaluate and compare property types to assess market performance and investment potential.
- Assess borrower creditworthiness and design appropriate loan structures for real estate transactions.
- Explain and analyze the real estate project lifecycle, from land acquisition and development through leasing and management.
- Apply advanced quantitative methods to analyze data and forecast financial outcomes in real estate contexts.