

# FINANCE (FINC)

## **FINC 242 Principles of Finance (3)**

**Prerequisite:** ACCT 126 and ECON 102

Introduces the basic concepts of finance with emphasis on evaluating a firm's wealth as measured by an increase in stock value. Attention is given to financial statement analysis, risk and return, cost of capital and capital budgeting.

## **FINC 245 Financial Markets (3)**

**Prerequisite:** FINC 242

Offers an analysis of both capital and financial intermediary markets highlighting the interaction of both in maintaining economic stability.

## **FINC 340 Insurance and Risk Management (3)**

**Prerequisite:** FINC 242

Introduces risk-management techniques in the areas of life, health, property, and liability contingencies.

## **FINC 342 Financial Concepts and Applications (3)**

**Prerequisite:** ACCT 124 or ACCT 125

Examines key financial concepts in analyzing the financial health of a firm, how financial statements relate to each other and how they help managers address the firm's operations. Extensive use of spreadsheet software will also be utilized.

**Restrictions:** Students cannot enroll who have a major in Business Administration-BS. Enrollment limited to students in the Business Health Admin. or Business Health Admin. colleges.

## **FINC 345 Investments (3)**

**Prerequisite:** FINC 242 and BSAD 276 or MATH 175 or MATH 105

Offers a survey of investment vehicles, concepts, and mechanics providing an understanding of the investment process.

## **FINC 346 Personal Financial Planning (3)**

**Prerequisite:** FINC 242

Foundations of financial planning, using a life integrated learning system with CFP (Certified Financial Planning) guideline questions. Developing planning process, financial statements and plans, tax preparation and managing basic assets. Large asset decision purchasing and managing using credit wisely, determining/managing insurance need, life, health care insurance issues, property protection and developing asset allocation for investment life cycle planning including stocks, bonds, mutual fund and real estate investments. Retirement planning and estate issues involved in investing in today's most critical financial tools and technology, including financial planning software.

## **FINC 357 Commercial Banking (3)**

**Prerequisite:** ECON 101 and FINC 242

Studies asset/liability management of commercial banks and strategies used to improve the overall financial performance of commercial banks.

## **FINC 358 Capital Budgeting (3)**

**Prerequisite:** FINC 242

Offers an analysis of financial decisions involving investment in capital assets and the selection of long term funds.

## **FINC 359 International Finance (3)**

**Prerequisite:** FINC 242

Discusses financial management of multinational corporations with emphasis on the functioning of international monetary systems.

## **FINC 360 Credit Analysis and Underwriting (3)**

**Prerequisite:** FINC 242

Provides a complete set of analytical skills necessary to evaluate business lending opportunities. Presents sound techniques for the analysis of each financial statement. Students will use standard industry tools such as Excel and Moody's to analyze company financials and prepare underwriting analyses. The course also focuses on business industry and management risk, using a case study approach, and encourages learners to look beyond the financial ratios to evaluate overall credit risk.

## **FINC 365 Investments II (3)**

**Prerequisite:** FINC 242 or FINC 345

Focus is on processes in portfolio management, setting portfolio objectives, investment policy, portfolio construction, mathematics of diversification, international investing, pricing equity players and stock and bond selection models. Revision techniques for equity and bond portfolios, principles application of options and option pricing, option overwriting and performance evaluation will be integrated into the material. Portfolio protection and emerging topics in investing, principles of futures markets, removing interest rate risk and integrating derivative assets and portfolio management are covered with examples of CFA (Certified Financial Analysis) test questions used to help in preparation for Level I of the CFA exam.

## **FINC 374 Business Analysis with Excel (3)**

**Prerequisite:** FINC 242 and COMP 101

Builds upon basic Excel analysis skill. The course exposes students to the most effective ways to build analytical models to help managers become more efficient and productive. It builds on understanding the capabilities of Excel and how those can be used to provide financial and business analysis. Student will construct statistical, forecasting, optimization, and financial analysis models using a "hands-on approach while developing spreadsheet models from scratch.

## **FINC 375 Entrepreneurial Finance and Capital (3)**

**Prerequisite:** FINC 242

This course introduces students to the financial issues in creating and operating a new/small business. It covers developing financial projections/budgets including income statements, cash flow plans and pro forma balance sheets. The course also covers capital sources for a new/small business including various forms of debt and equity financing. Additionally, the course exposes students to the myriad of finance related issues faced by a new/small business such as risk management, tax issues, working capital management, etc. The course culminates with each student presenting an "investor pitch" to attract capital.

## **FINC 430 Advanced Corporate Finance (3)**

**Prerequisite:** FINC 242

Examines related advanced topics in finance such as long term financing, working capital management and corporate restructuring.

## **FINC 493 Finance Lab (1-3)**

Is an experiential learning activity designed to integrate the theory learned in a student's business course work with experience in the workplace. Labs may be designed to include experiences such as small projects, participation in events, observing business practitioners in the workplace, etc. Labs can be in connections with a specific course or as stand-alone experiences.

## **FINC 494 Selected Finance Topics (1-3)**

Courses not specifically listed in the catalog may be taught under this title.

**FINC 496 Independent Study (1-3)**

Allows students to select their own topic of investigation and determine their own way of pursuing and reporting work. A faculty advisor serves as a resource person. Students provide goals, materials, and criteria for evaluation.

**FINC 498 Internship in Finance (1-15)**

Provides a supervised, practical experience for an extended period of time for advanced students through the business department.