FIN 410. Personal Finance (3).
Management of the cash flows experienced by individuals and families. Analysis of alternative strategies to meet individual financial goals through various investment media emphasizing risks and returns. Exposes the student to a set of tools that can be applied in personal financial management to provide a flexible and relevant framework for future decision making.

FIN 340. Financial Management I (3).
Studies corporate organization, types of securities and types of financial institutions. Includes study of risk and rates of return and long-term investment decisions. Prerequisites: ACCT 210, junior standing, advanced standing.

FIN 390. Special Group Studies in Finance (1-3).
Repeatable with departmental consent. Prerequisites: junior standing, advanced standing.

FIN 440. Financial Management II (3).
Studies long-term financing decisions and financial planning. Also includes working capital management, mergers and acquisitions, and international financial management. Prerequisites: FIN 340 with a grade of C+ (2.300) or better, junior standing, advanced standing.

FIN 450. Applied Financial Analysis (3).
Uses Microsoft Excel to apply and reinforce the concepts learned in FIN 340 and 440. Students completing this course have a strong functional knowledge of how to use Excel to analyze financial problems. Excel skills developed include using absolute and relative cell references to efficiently build spreadsheet models, correct use of Excel’s built-in financial functions, and other related topics. Course is application oriented, using concepts from FIN 340 and 440 as subjects for the financial models built in class. In the process, students gain a new, deeper understanding of these concepts, and are exposed to more advanced versions of the theories developed in earlier classes. FIN 440 and 450 may be taken concurrently. Prerequisites: FIN 340, 440 with grades of C+ (2.300) or better, junior standing, advanced standing.

FIN 455. Entrepreneurial Finance (3).
Exposes students interested in business start-up or management of a growing firm to the principles, methods and tools used in financial planning, analysis, and control of the small business enterprise. Covers short-term financial planning and control, creation of pro forma financial statements, and business valuation techniques. Presents how and where to seek financing via a variety of debt and equity sources. In order for FIN 455 to count as a FIN elective for the finance major or minor, the student must have a C+ or better. Prerequisites: ENTR 310, FIN 340 (with a C+ or better), junior standing, advanced standing.

FIN 481. Cooperative Education (1-3).
An academic program that expands a student's learning experiences through paid employment in a supervised educational work setting related to the student's major field of study or career focus. Repeatable for credit. Graded Cr/NCr. Prerequisites: junior standing, advanced standing, and 2.250 GPA.

FIN 481N. Internship (1-3).
Complements and enhances the student's academic program by providing an opportunity to apply and acquire knowledge in a workplace environment as an intern. Graded Cr/NCr. Prerequisite: departmental consent.

FIN 491. Independent Study/Project (1-3).
Courses may be of two general types. The first consists of doing research, readings or other scholarly investigation in a subject area that is coordinated by a faculty member. The topic and scope would be mutually agreeable to the student and the faculty member. The second consists of doing a specific project for an organization, which might require the student to do research. The student may be embedded in an organization (either with or without pay) and under the direction of an organizational representative and a faculty member in order to accomplish a specific project. In either case, the course cannot be used to substitute for a regular departmental course. Repeatable for credit. Graded Cr/NCr. Prerequisites: 2.750 GPA in the academic area, junior standing, advanced standing, departmental consent.

FIN 610. Insurance & Risk Management (3).
Covers the concepts of insurance and risk management. Topics include risk identification and analysis, risk management, legal aspects of insurance, structure of the insurance industry, regulation, reinsurance, underwriting, financial issues and analysis, policy analysis, and an overview of many types of personal and commercial insurance including: automobile, homeowner’s, property and casualty, umbrella, commercial general liability, errors and omissions, directors and officers, health insurance (including traditional indemnity, HMO and PPO), disability, long-term care and life. Prerequisites: FIN 340 with a grade of C+ (2.300) or better, junior standing, advanced standing.

FIN 611. Real Estate Finance (3).
Cross-listed as RE 611. Covers the institutions and instruments used to finance residential and commercial properties, and provides essential knowledge and skills for students who are interested in a career as a commercial banker, mortgage banker or an analyst or investor in mortgage-related securities. Topics include fixed-rate and alternative mortgage instruments, financial analysis and decision making, residential mortgage underwriting, mortgage market regulations, primary and secondary mortgage market structure and institutions, and mortgage-backed securities. Prerequisites: FIN 340 with a grade of C+ (2.300) or better, junior standing, advanced standing.

FIN 618. Real Estate Investment Analysis (3).
Cross-listed as RE 618. Covers the tools and techniques used to evaluate the financial profitability of real estate investments, as well as real estate decisions affecting businesses. Students learn about pro forma and discounted cash flow analysis of real estate, the effects of leverage on real estate investments, federal tax treatment of real estate investments, and disposition and renovation decisions. In addition, topics such as lease-versus-own analysis, sale-leasebacks and other corporate real estate issues are discussed. Prerequisites: FIN 340 with a grade of C+ (2.300) or better, junior standing, advanced standing.

FIN 620. Investments (3).
An analysis of investment risks, financial information and industry characteristics. Examines corporate, government, municipal and financial institution securities and other investment types. Presents personal portfolio construction, supervision and management. Prerequisites: FIN 340 with a grade of C+ (2.300) or better, junior standing, advanced standing.

FIN 622. Future and Options Markets (3).
Presents an overview of the futures and options markets. Discusses basic theoretical concepts as well as the practical issues of hedging and speculating in these markets. Prerequisites: FIN 340 with a grade of C+ (2.300) or better, junior standing, advanced standing.

FIN 625. International Financial Management (3).
Cross-listed as ECON 674 and IB 625. A study of the international financial and monetary system, emphasizing currency markets. Also examines market instruments and techniques, including synthetic and
derivative securities and their application to management of currency risk in international trade and finance. Prerequisites: FIN 340 with a grade of C+ (2.300) or better, junior standing, advanced standing.

FIN 631. Fixed Income Securities and Markets (3).
An analysis of the market for fixed-income securities from the investor's point of view. Emphasizes pricing of these securities and an understanding of the factors that determine the structure and level of interest rates. Portfolio management techniques and the use of derivatives are also covered. Prerequisites: FIN 340 with a grade of C+ (2.300) or better, junior standing, advanced standing.

FIN 632. Bank and Financial Institution Management (3).
Presents and analyzes asset and liability management by banks and financial institutions. Also covers financial institution structure, management, regulation, and operations. Covers risk management topics in detail. Prerequisites: FIN 340 with a grade of C+ (2.300) or better, junior standing, advanced standing.

FIN 635. Commodity & Energy Trading (3).
Focuses on trading in commodity and energy markets. Introduces how commodity and energy markets function, emphasizing trading and hedging strategies. Explores the control systems trading firms need in place to manage market, credit, and liquidity risks, as well as the financial accounting, regulatory compliance, and tax issues that arise from trading. Much of the classwork is hands-on exercises. Students engage in a simulated commodity and energy trading game and use real-world database management software from Allegro Development. Students also have the opportunity to interact with local business experts in commodity and energy trading throughout the semester. Prerequisites: FIN 340 with a grade of C+ (2.300) or better, junior standing, advanced standing.

FIN 660. Cases in Finance (3).
This case-centered course is designed as the capstone course for the finance major and provides an exploration of the problems and operations for which the financial decision maker is responsible, emphasizing current best practices for various types of financial analyses. Should be taken at the end of a finance student's degree program. Prerequisites: FIN 440 and two 600-level finance electives with a grade of C+ (2.300) or better, junior standing, advanced standing.

FIN 675. Spreadsheet Modeling for Decision Making (3).
Cross-listed as DS 675. A practical spreadsheet-based approach to the modeling of a wide variety of business problems. Concentrates on problem solving in an interdisciplinary context and developing spreadsheet skills. Not open to students with credit in DS 675 or 875. Prerequisites: DS 350, and FIN 340 each with a grade of C+ (2.300) or better, junior standing, advanced standing, or instructor’s consent.

FIN 750. Workshop in Finance (1-4).
Prerequisites: FIN 340 with a grade of C+ (2.300) or better, junior standing.