**FINANCE (FIN)**

FIN 200 Introduction to Entrepreneurial Finance 3 
Introduction to problems and methods in business finance within the context of entrepreneurial ventures. Topics include business formation, sources of financing, financial statements, business valuation, budgeting, and measuring financial performance. Cross Listed Courses Same as ENT 200.

FIN 300 The Management of Personal Finance 3 
Personal budgeting and accounting; borrowing money; buying on credit; personal income tax returns; saving and wise investment of savings; insurance; home ownership.

FIN 315 Business Finance I 3 
Recognition and analysis of financial problems. Integrated approach to financial management emphasizing basic concepts of valuation, investment, and financial structure. 
**Prerequisites:** ACC 201 or ACC 218. ECO 201, ECO 202; Major in ACCT, BADM, CARS, ECON, ENTR, FINC, INTB, ISSC, MKTG, or STHP;
**Notes:** Students may not receive credit for both FIN 200 and FIN 315.

FIN 320 Principles of Risk Management and Insurance 3 
Investigation of risk and the risk management process including the role of insurance. Social insurance, financial planning issues, employee benefits and pension and retirement planning are included. 
**Prerequisites:** Grade of C or better in FIN 315.

FIN 325 Fundamentals of Real Estate 3 
Examination of principles, practices, and policies affecting real estate markets. Topics include the nature of real property, mortgages, real estate financing, and real property law. 
**Prerequisites:** Grade of C or better in FIN 315.

FIN 330 Financial Institutions and Markets 3 
Principal institutions and markets comprising the financial system; their roles in short-term, long-term and equity financing, interest rate determination and capital formation. Interrelationships between domestic and international financial markets. Government policy objectives and regulations as influences on the financial system. 
**Prerequisites:** Grade of C or better in FIN 315.

FIN 335 Entrepreneurial Finance 3 
This course focuses on financial analysis, financial forecasting, financing, capital costs, and working capital management of start-up businesses and existing businesses in the early stages of development. (Same as ENT 335)

FIN 360 Internship in Finance 3 
Provides students with an opportunity to apply finance knowledge in a business environment and to gain a better understanding of the finance profession. 
**Prerequisites:** Grade of C or better in FIN 315. Finance major; permission of internship coordinator.

FIN 410 Business Finance II 3 
Theory and practical application of capital budgeting, cost of capital and capital structure analysis, working capital management, and financial analysis and planning. 
**Prerequisites:** Grade of C or better in ACC 201 or ACC 218. ECO 250; and a grade of C or better in FIN 315.

FIN 420 Real Estate Finance 3 
Working knowledge of real estate finance. Topics include mortgage markets and institutions, methods and practices of real estate finance, and real estate appraisal and investment analysis. 
**Prerequisites:** Grade of C or better in FIN 315.

FIN 430 Real Estate Investment 3 
Introduction to the foundations and practices in real estate investment. The principal emphasis is on real estate investment principles and concepts, the investment environment, financial analysis and practical applications. 
**Prerequisites:** Grade of C or better in FIN 315.

FIN 442 Investments 3 
Investment principles and practices, investment policies, security analysis, and the mechanics and mathematics of security purchases. Long- and short-term fluctuations of security prices, functions of securities markets and regulatory bodies, and individual investment needs. 
**Prerequisites:** Grade of C or better in FIN 315.

FIN 444 International Finance 3 
Examination of international finance from standpoint of the firm. Topics include international money and capital markets, foreign exchange markets, investments in foreign operations, as well as financing strategies for foreign operations. 
**Prerequisites:** Grade of C or better in ACC 201 or ACC 218, and grade of C or better in FIN 315.

FIN 449 Seminar in Finance 3 
Independent study, research, and class discussion covering a topic or group of related topics of current interest in financial theory, policy, or practice. Topics may vary each semester. 
**Prerequisites:** Grade of C or better in FIN 410.

FIN 450 Derivatives 3 
Investigation of risk and the financial risk management process including portfolio insurance. Topics include options, futures, hedging, decision trees, and sensitivity analysis.

FIN 471 Life Insurance and Financial Planning 3 
Emphasis on life insurance in the financial planning process. Explores the role of savings and investment and the creation, preservation, and taxation of wealth. 
**Prerequisites:** FIN 320.

FIN 472 Property and Liability Insurance 3 
Examination of coverages and exclusions found in direct damage and indirect loss contracts and liability insurance contracts as risk management devices for the treatment of pure risk. 
**Prerequisites:** FIN 320.

FIN 473 Risk Management 3 
Identification and evaluation of risk with emphasis on risk treatment. Attention given to risk financing, including cash-flow plans. 
**Prerequisites:** Grade of C or better in ACC 201 or ACC 218, and grade of C or better in FIN 315.

FIN 493 Honors Work 3-6 
Prerequisite: Permission of instructor; 3.30 GPA in the major, 12 s.h. in the major; 
**Notes:** May be repeated for credit if the topic of study changes.
FIN 499 Problems in Finance 3  
Independent study, research, and class discussion covering a topic or group of related topics of current interest in theory or policy of finance. Topics may vary from semester to semester.  
**Prerequisites:** Senior majors. permission of Department Head; grade of C or better in FIN 315;  
**Notes:** May be repeated for credit with approval of Department Head.  
FIN 613S Directed Studies 3