Finance

Degree Offered

• Bachelor of Science in Business Administration

Finance Program Objectives

Finance is the study of the creation and management of wealth and allocation of resources in capital markets. A finance major learns how to evaluate and control risk, appropriately price new projects and perform capital expansion for firms, and how to maximize returns from investment. The finance program prepares students for a variety of positions in financial enterprises. Curriculum tracks within the major are aligned with career opportunities existing in investments, wealth management, corporate valuation and management, personal finance, insurance, and commercial banking.

People with degrees in finance have careers such as:

• Financial Manager
• Commercial Banker
• Credit Manager
• Financial Analyst
• Financial Planner
• Institutional Portfolio Manager
• Insurance and Risk Manager
• Insurance Underwriter
• Investment Banker
• Loan Officer
• Stock Broker

FACULTY

DEPARTMENT CHAIRPERSON

• Naomi Boyd - Ph.D. (George Washington University)
  Market Microstructure, Investments, Personal Finance

PROFESSOR

• Victor Chow - Ph.D., CFA (University of Alabama)
  Investments, Portfolio management.

ASSOCIATE PROFESSORS

• Ashok Abbott - Ph.D. (Virginia Polytechnic Institute and State University)
  Financial institutions, Corporate finance, Mergers and acquisitions.
• Naomi Boyd - Ph.D. (George Washington University)
  Market Microstructure, Investments, Derivative Markets
• Ann Marie Hibbert - Ph.D. (Florida International University)
  Behavioral Finance, Fixed Income Securities, Derivative Securities
• Alexander Kurov - Ph.D., CFA (Binghamton University (SUNY))
  Financial market microstructure, Futures markets.
• Costanza Meneghetti - Ph.D. (Georgia State University)
  Corporate Finance
• Terry L. Rose - Ph.D. (University of Illinois)
  Insurance, Risk management.
• Paul J. Speaker - Ph.D. (Purdue University)

ASSISTANT PROFESSORS

• Bingxin Li - Ph.D. (University of Houston)
  Energy finance, Investments, Risk management.
Admission

Students who are direct admitted to the major as first-time freshmen must possess an overall GPA of at least 2.5 and have completed the course prerequisites listed in the table below with minimum grade of C-, unless otherwise noted, to be eligible to enroll in upper-division course work.

Students who are not direct admitted to the major (i.e. Business) will declare the major at the beginning of the semester in which they satisfy the course prerequisites listed below. Applicants also must possess an overall GPA of at least 2.5 to be considered for admission to the major.

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACCT 201</td>
<td>Principles of Accounting</td>
<td>6</td>
</tr>
<tr>
<td>&amp; ACCT 202</td>
<td>and Principles of Accounting</td>
<td></td>
</tr>
<tr>
<td>CS 101</td>
<td>Intro to Computer Applications</td>
<td>4</td>
</tr>
<tr>
<td>ECON 201</td>
<td>Principles of Microeconomics</td>
<td>6</td>
</tr>
<tr>
<td>&amp; ECON 202</td>
<td>and Principles of Macroeconomics *</td>
<td></td>
</tr>
<tr>
<td>ECON 225</td>
<td>Elementary Business and Economics Statistics</td>
<td>3</td>
</tr>
<tr>
<td>or STAT 211</td>
<td>Elementary Statistical Inference</td>
<td></td>
</tr>
<tr>
<td>ENGL 101</td>
<td>Introduction to Composition and Rhetoric</td>
<td>6</td>
</tr>
<tr>
<td>&amp; ENGL 102</td>
<td>and Composition, Rhetoric, and Research</td>
<td></td>
</tr>
<tr>
<td>or ENGL 103</td>
<td>Accelerated Academic Writing</td>
<td></td>
</tr>
<tr>
<td>Choose one of the Following:</td>
<td></td>
<td>3-4</td>
</tr>
<tr>
<td>MATH 126A</td>
<td>College Algebra 5-Day</td>
<td></td>
</tr>
<tr>
<td>MATH 126B</td>
<td>College Algebra 4-Day</td>
<td></td>
</tr>
<tr>
<td>MATH 129</td>
<td>Pre-Calculus Mathematics</td>
<td></td>
</tr>
<tr>
<td>MATH 153</td>
<td>Calculus 1a with Precalculus</td>
<td></td>
</tr>
<tr>
<td>Choose one of the Following:</td>
<td></td>
<td>3-4</td>
</tr>
<tr>
<td>MATH 150</td>
<td>Applied Calculus **</td>
<td></td>
</tr>
<tr>
<td>MATH 154</td>
<td>Calculus 1b with Precalculus **</td>
<td></td>
</tr>
<tr>
<td>MATH 155</td>
<td>Calculus 1 **</td>
<td></td>
</tr>
<tr>
<td>MATH 156</td>
<td>Calculus 2 **</td>
<td></td>
</tr>
<tr>
<td>Total Hours</td>
<td></td>
<td>31-33</td>
</tr>
</tbody>
</table>

Students who are direct admitted to the major and meet the requirements listed above are guaranteed permission to enroll in upper-division course work. The College will accommodate as many majors as resources are available. Students who are denied admission to the major may apply for admission in a future application period or accept admission to an alternative major in the College.

* A minimum grade of B- is required in ECON 201 and ECON 202 for admission to the program.

** A minimum grade of B- is required in MATH 150 for admission to the program. A minimum grade of C- in MATH 154 or a higher college calculus course satisfies the calculus requirement for admission to the program.

Finance Program Requirements

Click here to view the Suggested Plan of Study (p. 4)

General Education Foundations

Please use this link to view a list of courses that meet each GEF requirement. (http://registrar.wvu.edu/gef)
NOTE: Some major requirements will fulfill specific GEF requirements. Please see the curriculum requirements listed below for details on which GEFs you will need to select.

### General Education Foundations

<table>
<thead>
<tr>
<th>F1 - Composition &amp; Rhetoric</th>
<th>3-6</th>
</tr>
</thead>
<tbody>
<tr>
<td>ENGL 101</td>
<td>Introduction to Composition and Rhetoric</td>
</tr>
<tr>
<td>&amp; ENGL 102</td>
<td>and Composition, Rhetoric, and Research</td>
</tr>
<tr>
<td>or ENGL 103</td>
<td>Accelerated Academic Writing</td>
</tr>
</tbody>
</table>

| F2A/F2B - Science & Technology | 4-6 |
| F3 - Math & Quantitative Skills | 3-4 |
| F4 - Society & Connections | 3 |
| F5 - Human Inquiry & the Past | 3 |
| F6 - The Arts & Creativity | 3 |
| F7 - Global Studies & Diversity | 3 |
| F8 - Focus (may be satisfied by completion of a minor, double major, or dual degree) | 9 |

Total Hours: 31-37

Please note that not all of the GEF courses are offered at all campuses. Students should consult with their advisor or academic department regarding the GEF course offerings available at their campus.

### Degree Requirements

To qualify for the Bachelor of Science in Business Administration students must meet the following criteria:

- Complete a minimum of 120 credit hours.
- Possess an overall GPA of 2.0.
- Possess a minimum GPA of 2.0 for all major courses (i.e. FIN), calculated using all attempted GPA hours unless excluded by the D/F repeat policy.
- The College of Business and Economics accepts all baccalaureate transferable course work completed at public and private colleges in West Virginia and other regionally accredited institutions. Since the College is AACSB accredited, upper-division courses (courses equivalent to 300/400 level at WVU) must be evaluated by the Dean or designee before they may count toward business core, major core and major restricted electives in the Bachelor of Science in Business Administration or Bachelor of Science in Economics program.

### Curriculum Requirements

Minimum overall GPA of 2.0 is required

**Possess a minimum GPA of 2.0 for all major courses (i.e. FIN), calculated using all attempted GPA hours unless excluded by the D/F repeat policy.**

| ACCT 201 | Principles of Accounting (Minimum grade of C-) | 3 |
| ACCT 202 | Principles of Accounting (Minimum grade of C-) | 3 |
| CS 101   | Intro to Computer Applications (Minimum grade of C-; may fulfill GEF 2A) | 4 |
| ECON 201 | Principles of Microeconomics (Minimum grade of B-; may fulfill GEF 8) | 3 |
| ECON 202 | Principles of Macroeconomics (Minimum grade of B-; may fulfill GEF 8) | 3 |

Select one of the following (Minimum Grade of C-; may fulfill GEF 8):

| ECON 225 | Elementary Business and Economics Statistics |
| STAT 211 | Elementary Statistical Inference |

Select one of the following (Minimum Grade of C-; may fulfill GEF 1):

| ENGL 101 & ENGL 102 | Introduction to Composition and Rhetoric and Composition, Rhetoric, and Research |
| ENGL 103 | Accelerated Academic Writing |

| GEF 2A, Science & Technology | 3 |
| GEF 5, Human Inquiry & the Past | 3 |
| GEF 6, The Arts & Creativity | 3 |
| GEF 7, Global Studies & Diversity | 3 |

Select one of the following; minimum grade of B- in MATH 150 or C- in MATH 154 or higher; (may fulfill GEF 3):

<p>| MATH 124 | Algebra with Applications |
| MATH 150 | and Applied Calculus |</p>
<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>MATH 129 &amp; MATH 155</td>
<td>Pre-Calculus Mathematics and Calculus 1</td>
</tr>
<tr>
<td>MATH 150</td>
<td>Applied Calculus</td>
</tr>
<tr>
<td>MATH 153 &amp; MATH 154</td>
<td>Calculus 1a with Precalculus and Calculus 1b with Precalculus</td>
</tr>
<tr>
<td>MATH 155</td>
<td>Calculus 1</td>
</tr>
<tr>
<td>PSYC 101</td>
<td>Introduction to Psychology</td>
</tr>
<tr>
<td>SOCA 101</td>
<td>Introduction to Sociology (May fulfill GEF 4)</td>
</tr>
<tr>
<td>BCOR 191</td>
<td>First-Year Seminar</td>
</tr>
<tr>
<td>BCOR 199</td>
<td>Introduction to Business (Fulfills First Year Seminar requirement)</td>
</tr>
<tr>
<td>BCOR 299</td>
<td>Business Communication (Fulfills Writing and Communication Skills Requirement)</td>
</tr>
<tr>
<td>BCOR 320</td>
<td>Legal Environment of Business</td>
</tr>
<tr>
<td>BCOR 330</td>
<td>Information Systems and Technology</td>
</tr>
<tr>
<td>BCOR 340</td>
<td>Business Finance (Minimum grade of B- to advance to FIN courses, except FIN 350)</td>
</tr>
<tr>
<td>BCOR 350</td>
<td>Principles of Marketing</td>
</tr>
<tr>
<td>BCOR 360</td>
<td>Supply Chain Management</td>
</tr>
<tr>
<td>BCOR 370</td>
<td>Managing Individuals and Teams</td>
</tr>
<tr>
<td>BCOR 380</td>
<td>Business Ethics</td>
</tr>
<tr>
<td>BCOR 460</td>
<td>Contemporary Business Strategy</td>
</tr>
<tr>
<td>FIN 305</td>
<td>Intermediate Finance (B- or better in BCOR 340)</td>
</tr>
<tr>
<td>FIN 310</td>
<td>Investments (B- or better in BCOR 340)</td>
</tr>
<tr>
<td>FIN 320</td>
<td>Financial Statements Analysis (B- or better in BCOR 340)</td>
</tr>
<tr>
<td>FIN 330</td>
<td>Financial Institutions (B- or better in BCOR 340)</td>
</tr>
<tr>
<td>FIN 350</td>
<td>General Insurance</td>
</tr>
<tr>
<td>FIN 350</td>
<td>General Insurance</td>
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<tr>
<td>Finance Electives *</td>
<td>12</td>
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<tr>
<td>Unrestricted Electives (needed to reach 120 hours)</td>
<td>16</td>
</tr>
<tr>
<td><strong>Total Hours</strong></td>
<td><strong>120</strong></td>
</tr>
</tbody>
</table>

*FIN 491, Professional Field Experience, may not be used to fulfill finance elective credit. A maximum of six credit hours of professional field experience may be counted towards the 120 credit hours required for the degree.

**Suggested Plan of Study**

**First Year**

**Fall**

<table>
<thead>
<tr>
<th>Course</th>
<th>Hours</th>
<th>Spring</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>BCOR 199</td>
<td>3</td>
<td>ACCT 201</td>
<td>3</td>
</tr>
<tr>
<td>BCOR 191</td>
<td>1</td>
<td>ECON 201 (GEF 8)</td>
<td>3</td>
</tr>
<tr>
<td>CS 101 (GEF 2A)</td>
<td>4</td>
<td>ENGL 101 (GEF 1)</td>
<td>3</td>
</tr>
<tr>
<td>Select one of the following (GEF 3):</td>
<td>3</td>
<td>Select one of the following:</td>
<td>3</td>
</tr>
<tr>
<td>MATH 124</td>
<td></td>
<td>MATH 150</td>
<td></td>
</tr>
<tr>
<td>MATH 129</td>
<td></td>
<td>MATH 154</td>
<td></td>
</tr>
<tr>
<td>MATH 150</td>
<td></td>
<td>MATH 155</td>
<td></td>
</tr>
<tr>
<td>MATH 153</td>
<td></td>
<td>MATH 156</td>
<td></td>
</tr>
<tr>
<td>MATH 155</td>
<td></td>
<td>GEF (Choose from 2A, 5, 6 or 7)</td>
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</tr>
<tr>
<td>SOCA 101 (GEF 4)</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>GEF (Choose from 2A, 5, 6 or 7)</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>17</td>
<td>15</td>
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</table>

**Second Year**

**Fall**

<table>
<thead>
<tr>
<th>Course</th>
<th>Hours</th>
<th>Spring</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACCT 202</td>
<td>3</td>
<td>BCOR 299</td>
<td>3</td>
</tr>
<tr>
<td>ECON 202 (GEF 8)</td>
<td>3</td>
<td>BCOR 330</td>
<td>3</td>
</tr>
<tr>
<td>ECON 225 (GEF 8)</td>
<td>3</td>
<td>BCOR 340</td>
<td>3</td>
</tr>
<tr>
<td>ENGL 102 (GEF 1)</td>
<td>3</td>
<td>BCOR 370</td>
<td>3</td>
</tr>
</tbody>
</table>
Finance

<table>
<thead>
<tr>
<th>Course</th>
<th>Third Year</th>
<th>Hours</th>
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<tbody>
<tr>
<td>PSYC 101</td>
<td></td>
<td>3 FIN 350</td>
</tr>
<tr>
<td></td>
<td></td>
<td>15</td>
</tr>
</tbody>
</table>

**Fall**
- BCOR 350: 3
- BCOR 360: 3
- FIN 305: 3
- FIN 320: 3
- FIN 330: 3
- GEF (Choose from 2A, 5, 6 or 7): 3
- Minor or Unrestricted Electives: 3

**Spring**
- BCOR 320: 3
- BCOR 380: 3
- FIN 310: 3
- FIN 3 Minor or Unrestricted Electives: 3

**Fourth Year**

<table>
<thead>
<tr>
<th>Course</th>
<th>Fall</th>
<th>Hours</th>
<th>Spring</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finance Elective</td>
<td>3 BCOR 460</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Finance Elective</td>
<td>3 Finance Elective</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>GEF (Choose from 2A, 5, 6 or 7)</td>
<td>3 Finance Elective</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Minor or Unrestricted Electives</td>
<td>6 Minor or Unrestricted Electives</td>
<td>4</td>
<td>4</td>
<td>4</td>
</tr>
</tbody>
</table>

**Total Hours**
- 15
- 15

Total credit hours: 120

**RISK MANAGEMENT AND INSURANCE AREA OF EMPHASIS**

The Risk Management and Insurance area of emphasis prepares students for practices and procedures in the business of corporate risk management and insurance industry operations.

A minimum GPA of 2.5 is required for this Area of emphasis.

A minimum grade of C- is required for all courses.

Select four of the following:
- FIN 451: Life and Health Insurance
- FIN 452: Employee Benefit Plans
- FIN 453: Life Insurance and Estate Planning
- FIN 454: Property and Liability Insurance
- FIN 455: Risk Management

Total Hours: 12

**Major Learning Outcomes**

**FINANCE**

The undergraduate finance curriculum offers rigorous study and investigation of a variety of topics related to financial markets, decision making, products, and institutions. Within the undergraduate finance major, we subscribe to the following learning goals for each of our undergraduate students.

- Competence in core technical areas
- Knowledge of financial markets and institutions
- Ability to value and analyze financial products and firms
- Execute financial decisions for firms and individuals that demonstrate an understanding of risk and return

**FIN 191. First-Year Seminar. 1-3 Hours.**
Engages students in active learning strategies that enable effective transition to college life at WVU. Students will explore school, college and university programs, policies and services relevant to academic success. Provides active learning activities that enable effective transition to the academic environment. Students examine school, college and university programs, policies and services.

**FIN 305. Intermediate Finance. 3 Hours.**
PR: BCOR 340 or FIN 325 with a minimum grade of B-. Continuation of BCOR 340. Use of computers to help solve extended problems and/or short cases.

**FIN 310. Investments. 3 Hours.**
PR: (BCOR 340 or FIN 325) with a minimum grade of B- and PR or CONC: FIN 330. Investment analysis and management for the individual and the financial institution.
FIN 320. Financial Statements Analysis. 3 Hours.
PR: (BCOR 340 or FIN 325) with a minimum grade of B-. This course analyzes financial accounting statements from the perspective of users for the purpose of making sound decisions in business and financial investment.

FIN 330. Financial Institutions. 3 Hours.
PR or CONC: BCOR 340 with a minimum grade of B-. The role of financial institutions in our nation's financial markets and the economy. Analysis of interest rate, financial markets and federal revenue policy.

FIN 340. Real Estate. 3 Hours.
PR: BCOR 340 or FIN 325. Principles and practices of real estate business.

FIN 350. General Insurance. 3 Hours.
Theory of risk and its application to insurance; principles underlying insurance- life, property, casualty, fire, and surety.

FIN 370. Personal Finance. 3 Hours.
PR: BUSA 340 with a minimum grade of B-. Develops a life financial plan for students. Topical coverage includes self-assessment of financial planning acumen, cash/credit management, insurance coverage, investing components, tax planning, retirement/estate planning and special circumstance planning.

FIN 410. Security Analysis and Portfolio Management. 3 Hours.
PR: FIN 310 with a minimum grade of B and FIN 305. The systematic selection, assessment, and ranking of corporate securities in a portfolio framework through a synthesis of fundamental analysis, technical analysis, and the random walk perspective.

FIN 411. Derivatives. 3 Hours.
PR: FIN 310 and FIN 305. Examines derivatives markets with an emphasis on options. Introduces the concept of arbitrage and the implications for derivatives equilibrium pricing. Applications of derivatives in financial risk management.

FIN 420. Business Valuation. 3 Hours.
PR: FIN 305. Develop the basic knowledge necessary to value an entire company or division of a company using a variety of models. Extend the valuation techniques to project valuation.

FIN 421. Mergers and Acquisitions. 3 Hours.
PR: FIN 420 with a minimum grade of C and FIN 305. Mergers and acquisitions are value drivers in financial markets, allowing the companies to grow and reinvent themselves. This course provides students with the skills necessary to measure and enhance corporate valuation in equity markets.

FIN 430. Energy Financial Economics. 3 Hours.
PR: BCOR 340 with a minimum grade of B-. Introduces students to ways in which legal/regulatory systems affect the energy industry, and to important economic and political concerns that underlie the regulation of production and sale of energy. The course will be comparative: that is, while much of our focus will be on the American regulatory system, we will consider regulatory regimes from other countries as well.

FIN 431. Energy Law and Regulations. 3 Hours.
PR: BCOR 340 with a minimum grade of B-. A brief history of energy development, the law and regulations governing that development, and a look at the policy behind our current system. We will look at ownership of energy sources relating to production, basic legal, ethical, and policy decisions regarding markets and regulations, methods of production, and the externalities associated with specific source development.

FIN 432. Energy Financial Accounting. 3 Hours.
PR: BCOR 340 with a minimum grade of B-. The course is designed to give students the tools to interpret and analyze external financial information from the viewpoint of investors and creditors. The energy sector has a unique perspective from other industry sectors. In particular, the role of mark to market accounting techniques will be emphasized in your application of financial statement analysis to the energy sector.

FIN 433. Energy Financial Risk Management. 3 Hours.
PR: FIN 411 with a minimum grade of C-. The course investigates the evolving and expanding practice of financial risk management in the energy sector. Risk management is a complex process of identifying, quantifying and managing various risk exposures. The course analyzes and discusses the various sources of risk. Particular attention is devoted to the main risk management techniques such as Value at Risk (VaR), volatility models, and correlation.

FIN 450. Working Capital Management. 3 Hours.
PR: (BCOR 340 or FIN 325) and ECON 225 and PR or CONC: FIN 305. Management of current assets and liabilities. Topics include the management of cash, marketable securities, accounts receivable, inventories, trade accounts payable, and short term bank borrowings. Decision models are used extensively.

FIN 451. Life and Health Insurance. 3 Hours.
PR: ECON 201 and ECON 202 and FIN 350 with a minimum grade of C-. The basics of life and health insurance products and practices are introduced. Students will learn the rationale and importance of the use of these products in various scenarios.

FIN 452. Employee Benefit Plans. 3 Hours.
PR: FIN 350 with a minimum grade of C-. Use, design and regulation of group life insurance, health care and pensions, including their federal tax consequences. Study of the available contracts in each area and financing alternatives and practices.

FIN 453. Life Insurance and Estate Planning. 3 Hours.
PR: FIN 350 with a minimum grade of C-. Principles of life and health insurance protection; application of life insurance to individual, family, business, and societal needs; study of trusts, wills and estates, integrating of income programming into estate management.
FIN 454. Property and Liability Insurance. 3 Hours.
PR: FIN 350 with a minimum grade of C-. Study of the use and production of property and liability insurance, including evaluation of insurance contracts and current insurance practices; legal and regulatory environment affecting use and production of insurance.

FIN 455. Risk Management. 3 Hours.
PR: FIN 350 with a minimum grade of C-. Transferable risks with which the entrepreneur must deal. Emphasis on the process by which decisions are made for handling these risks, including an examination of contributions and limitations of insurance system.

FIN 460. Bank Management. 3 Hours.
PR: (BCOR 340 or FIN 325) and PR or CONC: FIN 305. (May not be taken for both undergraduate and graduate credit.) Management of bank funds. Principles of organization lending and investment. Policy relationships to bank productivity, organization, and profitability; preparation of financial reports; management of a simulated bank in a changing environment.

FIN 461. Advanced Bank Management. 3 Hours.
PR: FIN 460. An advanced course in commercial banking involving problems of management of the money position, loan and investment portfolio and capital adequacy. The student simulates actual bank operation, conducts case studies, and analyzes bank performance.

FIN 470. Advanced Finance. 3 Hours.
PR: FIN 305. Integrative course in finance to be taken during the final semester before graduation.

FIN 480. International Finance. 3 Hours.
PR: BCOR 340 or FIN 325. Course extends standard corporate finance concepts to the global arena, helping to understand the additional opportunities and challenges faced by a global firm.

FIN 485. Advanced Topics in Financial Planning. 3 Hours.
PR: ACCT 473. Advanced topics in financial planning including synthesis of income tax planning, investments, insurance planning, estate planning, and retirement planning into a comprehensive, application driven process.

FIN 490. Teaching Practicum. 1-3 Hours.
PR: Consent. Teaching practice as a tutor or assistant.

FIN 491. Professional Field Experience. 1-18 Hours.
PR: Consent. (May be repeated up to a maximum of 6 hours.) Prearranged experiential learning program, to be planned, supervised, and evaluated for credit by faculty and field supervisors. Involves temporary placement with public or private enterprise for professional competence development.

FIN 493. Special Topics. 1-6 Hours.
PR: Consent. Investigation of topics not covered in regularly scheduled courses.

FIN 494. Seminar. 1-3 Hours.
PR: Consent. Presentation and discussion of topics of mutual concern to students and faculty.

FIN 495. Independent Study. 1-6 Hours.
Faculty supervised study of topics not available through regular course offerings.

FIN 496. Senior Thesis. 1-3 Hours.
PR: Consent.

FIN 498. Honors. 1-3 Hours.
PR: Students in Honors Program and consent by the honors director. Independent reading, study or research.