The Finance major provides a broad-based, analytical program for students anticipating a career in the management of both large and small organizations. Finance provides a good background for students seeking general careers in business. Finance majors can elect to follow tracks that prepare them for entry and advanced careers in

- financial management of corporations
- management of financial institutions
- investments
- financial services, insurance, and real estate.

In addition, the program in Finance is designed to provide the skills required by students earning degrees in other business disciplines and by students who seek professional degrees in areas such as law and public administration.

The Finance program offers applied and theoretical courses that enable the graduate to identify and solve problems in the acquisition and allocation of funds by organizations in the public and private sectors in domestic and international settings. It provides the background necessary for managing wealth in a risky environment. Finance relies on an interdisciplinary approach that draws on economic theory, accounting, information systems, and the quantitative decision framework of statistics and mathematics.

The major is designed to ensure that graduates are familiar with the tools of financial decision-making and that they possess the skills to stay abreast of the developments in the field. Finance graduates will understand the functions and operations of financial markets, become familiar with computer information systems, and the quantitative decision framework of statistics and mathematics. Course content is designed to provide majors with an appreciation of cooperative work skills and to enhance their verbal and written communication skills.

Requirements for the B.A./B.S. Degree: Within the 120-semester-hour program listed in the General Requirements section, students must complete a minimum of 18 hours of upper-level finance courses beyond FIN 3403. At least 12 hours must be taken in residence at USF.

Required Finance Courses:
- FIN 4303 Financial Institutions and Markets 3
- FIN 4404 International Finance 3
- FIN 4504 Principles of Investments 3

Additional upper-level Finance electives 9-15

Total 18-24 Finance electives can be selected from among those 3000 and 4000 level classes that have FIN, REE, and RMI prefixes.

FIN 3604 International Finance
FIN 4412 Working Capital Management
FIN 4443 Financial Policies and Strategies
FIN 4461 Financial Statement Analysis

Management of Financial Institutions

- FIN 3233 Money and Banking
- FIN 3604 International Finance
- FIN 4324 Bank Management
- FIN 4412 Working Capital Management
- FIN 4443 Financial Policies and Strategies
- FIN 4461 Financial Statement Analysis

Investments

- FIN 3604 International Finance
- FIN 4461 Financial Statement Analysis
- FIN 4514 Advanced Investment Analysis & Management
- REE 4303 Real Estate Investment Analysis

Financial Services

- FIN 3604 International Finance
- FIN 4514 Advanced Investment Analysis & Management
- REE 3043 Real Estate Decision-Making
- REE 4303 Real Estate Investment Analysis
- RMI 3011 Principles of Insurance

Requirements for a Minor in Finance (for Business Majors only): Students majoring in Business Administration can minor in Finance. The requirements are

1. FIN 4504 Principles of Investments 3
2. FIN 4303 Financial Institutions and Markets 3
3. FIN 4414 Advanced Corporation Finance 3
4. Another upper-level Finance Elective with an FIN, REE, or RMI prefix 3

Total Finance Hours 12
2. A grade point average of 2.0 or better must be achieved in the minor course work at USF and in all minor courses completed at other institutions.
3. At least 9 of the required 12 credit hours must be taken in residence at USF.

Requirements for the B.A./B.S. Degree: Within the 120-semester-hour program listed in the General Requirements section, students must complete a set of 6 required MIS courses and 2 approved MIS electives.

FIN 4514 Advanced Investment Analysis & Management
FIN 3043 Real Estate Decision-Making
FIN 4303 Real Estate Investment Analysis
RMI 3011 Principles of Insurance

Requirements for a Minor in MIS (for Business majors only): Students majoring in Business Administration may minor in MIS. The requirements are

1. ISM 3232 Business Application Development 3
2. ISM 3113 Systems Analysis and Design 3
3. ISM 4212 Database Administration 3
4. ISM 4220 Business Data Communications 3
5. ISM 4300 Managing Information Resources 3
6. One of the following:
   - ISM 4234 Object Oriented Design and Development (C++) 3
   - ISM 4141 Web Application Development (Java) 3

Total MIS hours 12

**No more than three hours of ISM 4950 can be counted as MIS electives. (ISM 4990 is not count as an MIS elective.)**

Total Hours Required for B.A./B.S. Degree 24

*ISM 3232 (Business Application Development) must be taken before, or concurrently with, ISM 3113 (Systems Analysis and Design), which is a prerequisite for all other required MIS courses.

*No more than three hours of ISM 4950 can be counted as MIS electives. (ISM 4990 is not count as an MIS elective.)**