# Finance

The financial implications of decisions in both business and government are becoming more complex. Within the firm, financial considerations permeate research, engineering, production, and marketing. Within governmental activities, sophisticated financial techniques are becoming increasingly important. The financial executive thus takes a key role in the successful management of both business and governmental operations.

The finance curriculum offers six areas of specialization to meet the varied interests of students: (1) financial analytics, (2) financial management, (3) financial institutions, (4) investments, (5) financial economics, and (6) general. The financial analytics specialization provides training for a career in analytical work on financial activities for businesses and governments. The financial management specialization provides the background for a career in the financial operations of companies and public institutions. The financial institutions specialization is designed for those interested in the operations of financial intermediaries, such as banks and financial markets. The investments specialization is designed for those interested in security analysis and portfolio management. The financial economics specialization is designed for those interested in economic analysis of financial activities. The general specialization is designed for those interested in the general breadth of financial topics.

A major in Finance requires students to earn a minimum grade of C (a grade of C- is not sufficient) in each of the courses taken to satisfy the requirements for the Finance major* (as described below), and students must earn a minimum 2.0 grade point average for those major courses. For finance majors and minors, Finance courses completed more than seven calendar years prior to the current term must be repeated (FIN 208, FIN 270, FIN 280, and FIN 380 are excluded from this requirement).

# Bachelor of Science (B.S.) in Finance

### B.S. Finance - Financial Analytics Specialization Degree Requirements

| Degree Requirements | Credit Hours |
|---|---|
| University Core Curriculum Requirements | 39 |
| Professional Business Core: (ACCT 250, BSAN 301, BUS 101, BUS 202, ECON 241, ECON 240, FIN 208, FIN 270, FIN 330, MGMT 304, MGMT 318, MGMT 345, MGMT 481, MKTG 304, MATH 139, MATH 140, MGMT 202, 300/400-level course in ACCT, BSAN, ECON, FIN, HTEM, MGMT, MKTG, or PADM) [1] | 47 |
| Requirements for Major in Finance* | 30 |
| Requirements for Major in Finance (Minimum grade of C required for all classes in major area). FIN 200, FIN 331, FIN 341, FIN 361, and ACCT 320. | 15 |
| Financial Analytics Specialization | 15 |
| Select two (not to include previous selection): BSAN 302, BSAN 403, BSAN 404, BSAN 405, BSAN 406; Select three (not to include previous selection): FIN 432, FIN 433, FIN 434, FIN 449, FIN 462, FIN 463, FIN 464, FIN 469, FIN 495, or ECON 463 | |

| Degree Requirements | Credit Hours |
|---|---|
| Electives [2] | 4 |
| Total | 120 |

[1] *ECON 241 and MATH 139 hours are included in University Core Curriculum hours.*

[2] *120 credit hours are required for graduation. Any additional hours of college-level credit can be used to equal the minimum 120 credit hours required for degree.*

## B.S. Finance - Financial Management Specialization Degree Requirements

| Degree Requirements | | Credit Hours |
|---|---|---|
| University Core Curriculum Requirements | | 39 |
| Professional Business Core: (ACCT 250, BSAN 301, BUS 101, BUS 202, ECON 241, ECON 240, FIN 208, FIN 270, FIN 330, MGMT 304, MGMT 318, MGMT 345, MGMT 481, MKTG 304, MATH 139, MATH 140, MGMT 202, 300/400-level course in ACCT, BSAN, ECON, FIN, HTEM, MGMT, MKTG, or PADM) [1] | | 47 |
| Requirements for Major in Finance* | | 30 |
| Requirements for Major in Finance (Minimum grade of C required for all classes in major area). FIN 200, FIN 331, FIN 341, FIN 361, and ACCT 320. | 15 | |
| Financial Management Specialization | 15 | |
| FIN 462, FIN 463; Select three: FIN 432, FIN 433, FIN 434, FIN 449, FIN 464, FIN 469, FIN 495, or ECON 463 | | |
| Electives [2] | | 4 |
| Total | | 120 |

[1] *ECON 241 and MATH 139 hours are included in University Core Curriculum hours.*

[2] *120 credit hours are required for graduation. Any additional hours of college-level credit can be used to equal the minimum 120 credit hours required for degree.*

## B.S. Finance - Financial Institutions Specialization Degree Requirements

| Degree Requirements | Credit Hours |
|---|---|
| University Core Curriculum Requirements | 39 |
| Professional Business Core: (ACCT 250, BSAN 301, BUS 101, BUS 202, ECON 241, ECON 240, FIN 208, FIN 270, FIN 330, MGMT 304, MGMT 318, MGMT 345, MGMT | 47 |

| Degree Requirements | | Credit Hours |
|---|---|---|
| 481, MKTG 304, MATH 139, MATH 140, MGMT 202, 300/400-level course in ACCT, BSAN, ECON, FIN, HTEM, MGMT, MKTG, or PADM) [1] | | |
| Requirements for Major in Finance* | | 30 |
| Requirements for Major in Finance (Minimum grade of C required for all classes in major area). FIN 200, FIN 331, FIN 341, FIN 361, and ACCT 320. | 15 | |
| Financial Institutions Specialization | 15 | |
| Option A (Banking) -- FIN 449 and select four of the following: FIN 432, FIN 433, FIN 434, FIN 462, FIN 464, FIN 469, FIN 495, or ECON 463 -OR- Option B (Real Estate) -- FIN 320 and FIN 322 and select three of the following: FIN 432, FIN 433, FIN 434, FIN 449, FIN 462, FIN 464, FIN 469, FIN 495, or ECON 463 | | |
| Electives [2] | | 4 |
| Total | | 120 |

[1] *ECON 241 and MATH 139 hours are included in University Core Curriculum hours.*

[2] *120 credit hours are required for graduation. Any additional hours of college-level credit can be used to equal the minimum 120 credit hours required for degree.*

## B.S. Finance - Investments Specialization Degree Requirements

| Degree Requirements | | Credit Hours |
|---|---|---|
| University Core Curriculum Requirements | | 39 |
| Professional Business Core: (ACCT 250, BSAN 301, BUS 101, BUS 202, ECON 241, ECON 240, FIN 208, FIN 270, FIN 330, MGMT 304, MGMT 318, MGMT 345, MGMT 481, MKTG 304, MATH 139, MATH 140, MGMT 202, 300/400-level course in ACCT, BSAN, ECON, FIN, HTEM, MGMT, MKTG, or PADM) [1] | | 47 |
| Requirements for Major in Finance* | | 30 |
| Requirements for Major in Finance (Minimum grade of C required for all classes in major area). FIN 200, FIN 331, FIN 341, FIN 361, and ACCT 320. | 15 | |
| Investments Specialization | 15 | |
| FIN 432, FIN 433; Select three: FIN 434, FIN 449, FIN 462, FIN 463, FIN 464, FIN 469, FIN 495, or ECON 463 | | |

| Degree Requirements | Credit Hours |
|---|---|
| Electives [2] | 4 |
| Total | 120 |

[1] *ECON 241 and MATH 139 hours are included in University Core Curriculum hours.*

[2] *120 credit hours are required for graduation. Any additional hours of college-level credit can be used to equal the minimum 120 credit hours required for degree.*

## B.S. Finance - Financial Economics Specialization Degree Requirements

| Degree Requirements | Credit Hours |
|---|---|
| University Core Curriculum Requirements | 39 |
| Professional Business Core: (ACCT 250, BSAN 301, BUS 101, BUS 202, ECON 241, ECON 240, FIN 208, FIN 270, FIN 330, MGMT 304, MGMT 318, MGMT 345, MGMT 481, MKTG 304, MATH 139, MATH 140, MGMT 202, 300/400-level course in ACCT, BSAN, ECON, FIN, HTEM, MGMT, MKTG, or PADM) [1] | 47 |
| Requirements for Major in Finance* | 30 |
| Requirements for Major in Finance (Minimum grade of C required for all classes in major area). FIN 200, FIN 331, FIN 341, FIN 361, and ACCT 320. | 15 |
| Financial Economics Specialization | 15 |
| ECON 340, ECON 341; Select one of the following: ECON 416 or ECON 463; Select two of the following: FIN 432, FIN 433, FIN 434, FIN 449, FIN 462, FIN 463, FIN 464, FIN 469, and FIN 495 | |
| Electives [2] | 4 |
| Total | 120 |

[1] *ECON 241 and MATH 139 hours are included in University Core Curriculum hours.*

[2] *120 credit hours are required for graduation. Any additional hours of college-level credit can be used to equal the minimum 120 credit hours required for degree.*

## B.S. Finance - General Specialization Degree Requirements

| Degree Requirements | Credit Hours |
|---|---|
| University Core Curriculum Requirements | 39 |

| Degree Requirements | | Credit Hours |
|---|---|---|
| Professional Business Core: (ACCT 250, BSAN 301, BUS 101, BUS 202, ECON 241, ECON 240, FIN 208, FIN 270, FIN 330, MGMT 304, MGMT 318, MGMT 345, MGMT 481, MKTG 304, MATH 139, MATH 140, MGMT 202, 300/400-level course in ACCT, BSAN, ECON, FIN, HTEM, MGMT, MKTG, or PADM) [1] | | 47 |
| Requirements for Major in Finance* | | 30 |
| Requirements for Major in Finance (Minimum grade of C required for all classes in major area). FIN 200, FIN 331, FIN 341, FIN 361, and ACCT 320. | 15 | |
| General Specialization | 15 | |
| FIN 449, FIN 462 or FIN 463; FIN 432 or FIN 433; Select two (not to include previous selection): FIN 432, FIN 433, FIN 434, FIN 462, FIN 463, FIN 464, FIN 469, FIN 495, or ECON 463 | | |
| Electives [2] | | 4 |
| Total | | 120 |

[1] *ECON 241 and MATH 139 hours are included in University Core Curriculum hours.*

[2] *120 credit hours are required for graduation. Any additional hours of college-level credit can be used to equal the minimum 120 credit hours required for degree.*

# Finance Minor

A minor in Finance consists of a minimum of 12 credit hours.

Prerequisites for these classes must also be satisfied. At least nine of the twelve credit hours must be taken at Southern Illinois University Carbondale. An advisor within the College of Business and Analytics must be consulted before selecting this field as a minor.

A minor from the College of Business and Analytics requires students to earn a minimum grade of C (a grade of C- is not sufficient) in each of the courses taken to satisfy the requirements for their minor, and students must earn a minimum 2.0 grade point average for those minor courses.

## Finance Minor Requirements

| Degree Requirements | Credit Hours |
|---|---|
| Requirements for a minor in Finance | 12 |
| FIN 330 Specialization: (choose one) Financial Institutions: FIN 331, FIN 341 and FIN 449; Financial Management: FIN 361, FIN 462 and FIN 463; Investments: FIN 331, FIN 432 and FIN 433 | |

## Capstone Option for Transfer Students

The Capstone Option is available to students who have earned an Associate in Applied Science (A.A.S.) degree or have the equivalent certification and who have a cumulative 2.0/4.0 GPA on all accredited coursework prior to the completion of the A.A.S. or certification, as calculated by the transfer institution's grading policies. The Capstone Option reduces the University Core Curriculum requirements from 39 to 30 hours, therefore reducing the time to degree completion. See the Capstone Option section for more information. Students who apply for the Capstone Option will work with the College of Business and Analytics Advisement Office for approval of the Capstone Option and will complete a personal contract for a degree completion plan.

## Differential Tuition

The College of Business and Analytics assesses differential tuition for College of Business and Analytics majors. The College of Business and Analytics has a “minor program fee” for majors outside of the College of Business and Analytics that want to declare a minor through the College of Business and Analytics. The minor program fee is equal to 15% of 15 credit hours of applicable tuition for declared College of Business and Analytics minors.

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