

# FINANCE (FINC)

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**FINC 242 Personal Finance 3 Credit Hours (3,0)**

An introduction to the principles of personal financial planning. Topics include the financial planning process, credit and borrowing fundamentals, analysis of savings, investments and taxes, individual insurance, retirement and estate planning.

**Prerequisite(s):** MATH086 or equivalent/satisfactory score on ACT or Placement Exam

**FINC 245 Principles of Finance 3 Credit Hours (3,0)**

An introduction to the principles of business finance. Topics include math of finance, working capital management, financial planning and forecasting, debt and leasing, common and preferred stock, leverage and capital structure, capital budgeting, cost of capital. Students with credit in FINC341 may not enroll in this course.

**Prerequisite(s):** ACTG132, or ACTG230, or OFFC119, and MATH086 or equivalent/satisfactory score on ACT or placement Exam

**FINC 248 Real Estate 3 Credit Hours (3,0)**

A study of the basic principles of real estate practice. Coverage includes broker-agent relationships, real estate marketing, real estate law, financing, appraising, taxation and math.

**Prerequisite(s):** MATH086 or equivalent/satisfactory score on ACT or Placement Exam

**FINC 341 Managerial Finance 4 Credit Hours (4,0)**

The nature and scope of financial management including math of finance, financing instruments, leverage and capital structure, financial planning and forecasting, risk and return analysis, capital budgeting.

**Prerequisite(s):** ACTG133 and MATH111

**FINC 443 Insurance 4 Credit Hours (4,0)**

A study of the financial, legal and social aspects of the insurance industry with emphasis on risk and actuarial analysis, insurance institutions and operations, insurance contracts and policies including life, annuity, health, property, liability, group, business and governmental coverages. Financial planning worksheets are utilized to appropriate policy selection.

**Prerequisite(s):** MATH088 or equivalent/satisfactory score on ACT or Placement Exam

**FINC 446 Financial Analysis and Policy 4 Credit Hours (4,0)**

An analytical study of long-and short-term financial policy and strategy through case problems. Selected readings in financial theory supplement the case studies.

**Prerequisite(s):** FINC341

**FINC 448 Investment Strategy 4 Credit Hours (4,0)**

A study of investment media and securities markets, risk and return analysis, valuation theory, portfolio construction and investment mechanics.

**Prerequisite(s):** FINC341