Finance Concentration (15 units)

2016 - 2018 Catalog Requirements

Many CSUB finance classes help prepare students for various professional designations, including Chartered Life Underwriter (CLU), Chartered Financial Counselor (ChFC), Certified Financial Planner (CFP), Chartered Financial Analyst (CFA), Certified in Financial Management (CFM), Chartered Property and Casualty Underwriter (CPCU), and Accredited Pension Administrator (APA.) See an advisor for more information about these and other programs.

Required Courses for Concentration

FIN 3260 Investment Management  
FIN 4000 Advanced Financial Management  
FIN 4600 Financial Institutions Management and, Two (2) courses selected from the following:

FIN 3220 Intro to Personal Financial Planning  
FIN 3400 Principles of Insurance  
FIN 3600 Entrepreneurial and Small Business Finance  
FIN 3800 Intro to Real Estate  
FIN 4500 International Business Finance  
ACCT 3000 Intermediate Accounting  
ACCT 3010 Intermediate Accounting  
ECON 3020 Macroeconomic Theory and Policy  
or ECON 4200 Intro to Econometrics

Note: Students are encouraged to participate in the internship program: FIN 4860 Internship in Finance.

ACCT 3000 Intermediate Accounting I (3)

This course provides an intensive study of basic financial accounting theory, financial statements, the accounting cycle, working capital accounts, and operational assets. It also extensively covers revenue recognition concepts. Prerequisite: ACCT 2210.

ACCT 3010 Intermediate Accounting II (3)

This course is the continuation of the study of financial accounting theory from Intermediate Accounting I. Specific topics covered includes long-term liabilities, stockholders’ equity, accounting changes, error analysis, cash flow and accounting for income taxes, leases and pension costs. Prerequisite: ACCT 3000. Strongly recommended: FIN 3000.

ECON 3020 Macroeconomic Theory and Policy (3)
Short run fluctuations and long run fundamentals for macroeconomic variables such as GDP and its components, the unemployment rate, the price level and inflation rate, interest rates and the yield curve, exchange rates and the trade balance, the government debt-to-GDP ratio, potential output, and real growth. Case studies, data collection and analysis, and monitoring of economic indicators and Federal Open Market Committee policies are integrated. “C-” or better required for the major. Prerequisite: ECON 2028.

**ECON 4200 Introduction to Econometrics (3)**
A study of the essentials of econometric theory with computer-based applications. This course will enable students to construct empirical models, collect data, apply appropriate estimation techniques, and interpret the estimation results for decision making. “C-” or better required for the major.

**FIN 3220 Introduction to Personal Financial Planning (3)**
This course introduces students to personal financial planning. Topics in financial planning include the financial planning process, client interaction, time value of money applications, personal financial statements, cash flow and debt management, asset acquisition, education planning, overview of investment planning and retirement planning, plan integration, ethics, and business aspects of financial planning.

**FIN 3260 Investment Management (3)**
This course involves the analysis of various types of securities, security markets, investment strategies, and methods of evaluating portfolio performance. It also includes assessing the overall quality of portfolio management in the context of the financial plan. Case analysis and student investment presentations are required. Prerequisite: FIN 3000.

**FIN 3400 Principles of Insurance (3)**
This course covers the principles of life, casualty, and liability insurance. It also covers individual and group insurance programs, as well as methods of establishing risks and rates of return. Prerequisite: FIN 3000.

**FIN 3600 Entrepreneurial and Small Business Finance (3)**
This course covers financial issues, problems and situations frequently encountered in small businesses. The course will address analytical techniques appropriate for small business situations including working capital management, financing alternatives, financial distress, and valuing the business. In addition, it will address issues of financial strategy for small business. Students will develop problem solving skills by analyzing weekly case study assignments. Assignments will include empirical articles dealing with current topics in small business finance. Prerequisite: FIN 3000.

**FIN 3800 Introduction to Real Estate (3)**
This course introduces students to real estate principles, practices, and investment decisions. It covers equity investment, finance, legal aspects, practices, principles, property development, real
estate administration in the public sector, real estate market analysis, and valuation. Prerequisite: FIN 3000.

**FIN 4000 Advanced Financial Management (3)**

This course provides students with the opportunity both to recognize and to test the relevance of modern financial concepts in the context of real managerial decisions in the private sector, including ethical problems facing financial managers. A case method utilizing statistical and financial analysis techniques and computer applications will be used to show real world applications. Student presentations are required. Prerequisite: FIN 3000.

**FIN 4500 International Business Finance (3)**

This course investigates the problems facing financial managers in international operations. Topics include: foreign exchange, the international monetary system, managing exchange rate risk exposure, capital budgeting, international banking, and import/export financing. Financial analysis using spreadsheets as well as student presentations may be required. Prerequisite: FIN 3000.

**FIN 4600 Financial Institutions Management (3)**

This course gives students a broad introduction to the operation, structure and regulatory environment of the U.S. financial system. Special attention will be given to the theories of interest rate determination, financial risk management, and asset/liability management in depository and non-depository institutions. The course also investigates e-Business and changes in commercial banking, non-bank financial institutions and financial markets. Computer models and cases are used to show real world applications. Student presentations are required. Cross listed with ECON 4600. Prerequisite: FIN 3000.