

Finance

FIN 300 Personal Finance 3 cr

General principles and techniques of finance as applied to personal business transactions and the management of personal funds. Finance majors may not count this course as a finance elective.

FIN 305 Introduction to Finance 3 cr

A survey course covering corporate financial management. Basic concepts such as interest rates, time value of money, cost of capital, and risk are discussed and applied to stock, bond, and long-term investment valuation. Guidelines are developed for corporate financial decision-making in such areas as working capital management and capital structure policy, but with emphasis on short-term financial management and financial planning. The impact of ethical considerations and global financial markets are discussed. This course is for non-business and non-economics majors only.

Pre-requisite: (ACC 212 Minimum Grade of D or BMS 212 Minimum Grade of D) and (ECO 212 Minimum Grade of D or ECO 215 Minimum Grade of D) and (BUS 245 Minimum Grade of D or BMS 245 Minimum Grade of D or BMS 250 Minimum Grade of D or ST 175 Minimum Grade of D or ST 210 Minimum Grade of D).

FIN 315 Business Finance 3 cr

A survey course covering corporate financial management. Basic concepts such as interest rates, time value of money, cost of capital, and risk are discussed and applied to stock, bond and long-term investment valuation. Guidelines are developed for corporate, financial decision making in the areas of capital structure policy, dividend policy, long-term financing, corporate control, and working capital management. The impact of ethical considerations and global financial markets are discussed.

Pre-requisite: (ECO 215 Minimum Grade of D and ACC 211 Minimum Grade of D and MA 120 Minimum Grade of D or MA 121 Minimum Grade of D or MA 125 Minimum Grade of D or MA 126 Minimum Grade of D or MA 131 Minimum Grade of D or MA 287 Minimum Grade of D) and (BUS 245 Minimum Grade of D or BMS 245 Minimum Grade of D or BMS 250 Minimum Grade of D or ST 175 Minimum Grade of D or ST 210 Minimum Grade of D).

FIN 332 Multinational Finance 3 cr

Analysis of financial management of multinational firms. Introduces the environment of international capital and foreign exchange markets and examines the effects of international business environment on risk, capital budgeting, working capital management, and capital structure decisions of the firm.

Pre-requisite: FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D.

FIN 343 Money Mkts and Fin Instit 3 cr

An examination of the major financial institutions operating in our economy, and the environment in which they operate. In light of the changing environment of the financial institutions area, the changing roles of the various financial markets, major legislation, and the regulatory agencies are also studied in this course. Credit for both FIN 343 and ECO 340 is not allowed.

Pre-requisite: FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D. FIN 315 and FIN 341 can be taken concurrently with this course.

FIN 344 Real Estate 3 cr

Introduction to the tools used to make intelligent decisions regarding real estate as a wealth-building asset. Topics include legal rights, valuation, financial analysis, contracts, and brokerage with practical applications. Emphasis is given to local supply and demand conditions and property location and their impact on typical consumer decisions.

FIN 345 Principles of Insurance 3 cr

Examines risks facing the individual and business organizations and applications of public and private insurance to reduce or eliminate such risks. This is a survey course involving all classes of insurance.

FIN 346 Alabama Real Estate Law & Reg 1 cr

Course required for students planning to take the Alabama Real Estate License Examination. Topics include current Alabama Real Estate License Law, Administrative Rules and regulations, Consumer Guides, State Court Cases and relevant readings in Real Estate Risk Management. Requires Consent of Instructor.

Pre-requisite: FIN 344 Minimum Grade of D or MKT 345 Minimum Grade of D. FIN 344 can be taken concurrently with this course.

FIN 350 Fin Stmt Analysis & Corp Strat 3 cr

In-depth coverage of the principles and practices of effective analysis of the financial statements of firms for the purpose of understanding (1) the economic and financial characteristics and current conditions of the firm, (2) particular strategies the firm may select with which to compete, and (3) the accounting principles and procedures underlying the financial statements. The course integrates concepts from accounting, economics, finance and management.

Pre-requisite: FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D.

FIN 370 Short-Term Financial Managemnt 3 cr

In-depth coverage of liquidity, management of working capital, corporate cash management, short term investment, financing and forecasting.

Pre-requisite: FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D.

FIN 410 Intermediate Bus Finance 3 cr

In-depth coverage of financial planning and management, including cost of capital, capital budgeting, valuation and other topics.

Pre-requisite: (FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D) and (BUS 255 Minimum Grade of D or ST 275 Minimum Grade of D or BMS 250 Minimum Grade of D or BMS 255 Minimum Grade of D).

FIN 411 Advanced Business Finance - W 3 cr

Actual and simulated cases in finance from business and industry; includes businesses of all sizes.

Pre-requisite: FIN 350 Minimum Grade of D and FIN 410 Minimum Grade of D or FIN 441 Minimum Grade of D.

FIN 420 Investments 3 cr

Survey of the characteristics of investment alternatives and the investment environment, including market operations and regulations, sources and uses of information, and an introduction to capital market theory.

Pre-requisite: (FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D) and (BUS 245 Minimum Grade of D or ST 175 Minimum Grade of D or ST 210 Minimum Grade of D or BMS 245 Minimum Grade of D or BMS 250 Minimum Grade of D).

FIN 421 Sec Analy-Portfolio Mgt 3 cr

The development of the theory and practice of security analysis and portfolio management. Security analysis involves the fundamental determination of security values through economic, industry, and firm analysis. Portfolio management addresses asset selection and allocation for the construction and maintenance of portfolios that meet specific investment objectives in a risk-return context.

Pre-requisite: FIN 420 Minimum Grade of D or FIN 441 Minimum Grade of D.

FIN 425 Student Managed Invest Fund I 3 cr

This is the first in a sequence of two courses whereby students manage a real portfolio of securities. The selected students research the prospective investments, generate reports, and make decisions to buy or sell the securities. Administrative responsibilities are assigned and analyst teams are formed. Students accepted into this course must enroll in FIN 426 (Student Managed Investment Fund II) the following term unless otherwise disqualified. Requires Department Chair permission.

Pre-requisite: FIN 420 Minimum Grade of B.

FIN 426 Student Managed Invest Fund II 3 cr

This is the second in a sequence of two courses whereby students manage a real portfolio of securities. The selected students research the prospective investments, generate reports, and make decisions to buy or sell the securities. Administrative responsibilities are assigned and analyst teams are formed. Students build on and add depth to skills and knowledge acquired in FIN 425. Requires Department Chair permission.

Pre-requisite: FIN 425 Minimum Grade of B.

FIN 430 Derivative Securities 3 cr

Covers principles of Options and Futures contracts and their economic functions. Options: basic strategies; combinations and spreads; pricing; and the various types of contracts.

Futures: fundamentals of the market; contract specifications and their uses. Program trading and portfolio insurance.

Pre-requisite: (FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D or BMS 341 Minimum Grade of D).

FIN 444 Real Estate Valuation - W 3 cr

Emphasis is given to the valuation process and the analysis that leads to valid estimates of value. The cost, sales comparison, and income approaches to value are examined and illustrated within the Uniform Standards of Professional Appraisal Practice requirements. Preparation of typical valuation reports is covered.

Pre-requisite: FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D and FIN 344 Minimum Grade of D or MKT 345 Minimum Grade of D and EH 101 Minimum Grade of C and EH 102 Minimum Grade of C.

FIN 445 Life and Disability Insurance 3 cr

Principles and practices of insurance used for family and income protection against premature death and disability; retirement and pension plans including group insurance and social security.

Pre-requisite: FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D.

FIN 446 Real Estate Finance & Invest 3 cr

Analysis of income property debt and equity instruments, financing documents, financial analysis and risk scenarios of different property types, and relevant local, state, and federal laws and court cases.

Pre-requisite: FIN 344 Minimum Grade of D or MKT 345 Minimum Grade of D and FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D.

FIN 448 Real Estate Law 3 cr

A detailed examination of the contracts, documents, and instruments used in a transaction on one or more of the real property rights, and relevant local, state, and federal laws and court cases.

Pre-requisite: FIN 344 Minimum Grade of D or MKT 345 Minimum Grade of D.

FIN 470 Depository Institution Mgt I 3 cr

Analysis of depository institution management processes focusing on management of capital, assets, and liabilities with emphasis on the regulatory environment in which depository institutions operate.

Pre-requisite: (FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D).

FIN 471 Depository Institutions Mgt II 3 cr

In-depth analysis of consumer, real estate, commercial, and agricultural lending areas of depository institution.

Pre-requisite: FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D.

FIN 490 Special Topics 3 cr

Designed to provide senior students an opportunity to study selected topics of particular interest. A student may count no more than six hours of Special Topics in the concentration. Prerequisite: Approval of Department Chair. Pre-requisite: FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D.

FIN 492 Seminar - Finance 3 cr

Oral reports on readings of various aspects of business finance. Pre-requisite: FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D.

FIN 494 Directed Studies 3 cr

Primarily designed to give superior students an opportunity to study selected topics of particular interest. Grades are awarded on a satisfactory/unsatisfactory basis. Prerequisites: a cumulative GPA 2.5 and approval of Department Chair. Pre-requisite: (FIN 315 Minimum Grade of D or FIN 341 Minimum Grade of D) and FIN 343 Minimum Grade of D and FIN 410 Minimum Grade of D and FIN 350 Minimum Grade of D and (FIN 420 Minimum Grade of D or FIN 441 Minimum Grade of D).

FIN 496 Finance Internship 3 cr

The internship program is designed to give students practical experience in their field of study. Students complete directed projects under the supervision of the Department Chair. Prerequisites: Junior or Senior standing, declared major in finance, overall GPA of least 2.0, Internship Agreement signed by the Department Chair, FIN 315 Minimum grade of D. Pre-requisite: FIN 315 Minimum Grade of D.

FIN 497 Finance Internship II 3 cr

The internship program is designed to give students practical experience in their field of study. Students will complete directed learning experiences under the supervision of the Department Chair. Prerequisites: Junior or Senior standing, declared major in Finance, overall GPA of at least 2.5 and internship agreement signed by Department Chair. Pre-requisite: FIN 496 Minimum Grade of P.

FIN 508 Introduction to Corp Finance 3 cr

Coverage of fundamental finance concepts and techniques. Major topics include time value of money, risk, asset valuation including fixed income securities and stock, financial markets, term structure of interest rates, risk management (derivatives), and multinational financial management issues. Cases will be used as appropriate.

FIN 590 Sp Top - 3 cr

Designed to provide graduate students an opportunity to study selected topics. (A student may count no more than 3 hours of Special Topics in the M.B.A. degree program). Prerequisites: Approval of Department Chair Pre-requisite: MBA Prerequisites P

FIN 594 Independent Study in Finance 3 cr

Reading and research on selected topics. Conference and formal research report required. Prerequisites: Approval of Department Chair. Pre-requisite: MBA Prerequisites P