

**GUIDE TO GRADUATION**  
Effective Fall 2011

B.S. in BUSINESS ADMINISTRATION

**FINANCE**

**SPECIALIZATION**

[www.ubalt.edu/finance](http://www.ubalt.edu/finance)

**T**he Merrick School of Business is committed to providing the guidance and support you need to complete your program in a timely manner. This **Guide to Graduation** provides the in-depth information necessary to assist you in planning your undergraduate academic career. It contains a complete checklist of required courses and a suggested plan of study, as well as detailed course information, including course prerequisites and projected course offerings.

While this information will be helpful to you, you should also contact the Merrick Advising Center. The advisers are there to assist you in planning your program plan of study and to answer any questions that you may have. Advisers are available during the day and the evening. Students in the online programs and who do not have access to the campus will be advised electronically. All new students are required to meet with an adviser prior to registering for their first semester to receive a personalized program plan of study.

Although your academic adviser will assist you in planning your program, it is ultimately your responsibility to complete the degree requirements and acquaint yourself with the University's academic policies.

**Call to schedule your advising appointment today!**

## CONTACT INFO:

### **Merrick Advising Center**

Business Center Room 142

410.837.4944

[www.ubalt.edu/merrickadvising](http://www.ubalt.edu/merrickadvising)

#### **Jackie Lewis**

Senior Academic Adviser

[jlewis@ubalt.edu](mailto:jlewis@ubalt.edu)

#### **Judy Sabalauskas**

Academic Adviser

[jsabalaukas@ubalt.edu](mailto:jsabalaukas@ubalt.edu)

#### **Dawn Taylor**

Academic Adviser

[dtaylor@ubalt.edu](mailto:dtaylor@ubalt.edu)

### **Office of Records and Registration**

[www.ubalt.edu/records](http://www.ubalt.edu/records)

### **Office of Financial Aid**

[www.ubalt.edu/financialaid](http://www.ubalt.edu/financialaid)

### **Bursar's Office**

[www.ubalt.edu/bursar](http://www.ubalt.edu/bursar)

### **Achievement and Learning Center**

[www.ubalt.edu/alcenter](http://www.ubalt.edu/alcenter)

### **Career Center**

[www.ubalt.edu/careercenter](http://www.ubalt.edu/careercenter)

# PROGRAM CHECKLIST

Effective Fall 2011

## B.S. in Business Administration-Finance Specialization

Name:

Student ID Number:

Semester:

DEGREE REQUIREMENTS	UB COURSE	CREDITS	GEN. ED.	SEMESTER COMPLETED
<b>GENERAL EDUCATION AND UNIVERSITY REQUIREMENTS</b>				
<b>University Requirements</b>		<i>Note: The following course is only required of UB freshmen.</i>		
Seminar – Applied Learning & Study Skills	IDIS 101	2		
<b>Lower Division General Education Requirements</b>				
English Composition	WRIT 101	3	WRIT	
Literature		3	ENGL	
History or Philosophy		3	HIPL	
Fine Arts		3	ART	
Social Science 1 (Other than ECON)		3	SOSC 1	
Biological & Physical Science 1		3	GSCI 1	
Biological & Physical Science 2 (1 with lab)		4	GSCI 2	
<b>Upper Division General Education Requirements</b>				
Ethical Issues in Business and Society	IDIS 302	3	IDIS	
Advanced Expository Writing (by 2 <sup>nd</sup> semester in the program)	WRIT 300	3	WRIT	
<b>BUSINESS REQUIREMENTS</b>				
<b>Lower-Division Business Core Requirements</b>				
Introduction to Financial Accounting	ACCT 201	3		
Introduction to Managerial Accounting	ACCT 202	3		
Business Law	BULA 151	3		
Oral Communications	CMAT 201 or 303	3	CMAT	
The Economic Way of Thinking	ECON 200	3	SOSC 2	
College Algebra	MATH 111	3	MATH	
Introduction to Business Statistics	OPRE 201	3	MATH	
Statistical Data Analysis	OPRE 202	3		
<b>Upper-Division Business Core Requirements</b>				
Managerial Economics	ECON 305	3		
Financial Management	FIN 331	3		
Management Information Systems	INSS 300*	3	COSC	
Management & Organizational Behavior	MGMT 301	3		
Global Business Environment	MGMT 302	3		
Human Resource Management	MGMT 315	3		
Personal & Professional Skills for Business	MGMT 330	1		
Process & Operations Management	MGMT 339	3		
Marketing Management	MKTG 301	3		
Business Application of Decision Science	OPRE 315	3		
Strategic Management <b>taken in final semester</b>	MGMT 475	3		
<b>FINANCE REQUIREMENTS</b>				
Financial Modeling & Communication	FIN 332	3		
Investment Analysis & Portfolio Management	FIN 333	3		
International Financial Management	FIN 433	3		
Approved FIN Elective (see courses in the back of this guide)		3		
Approved FIN Elective (see courses in the back of this guide)		3		
<b>Electives</b> - Number of electives may vary and will be determined at initial advising meeting.				
<b>Total Transfer Credits:</b> ____	<b>Total Credits Required:</b> ____	<b>Total Credits Earned:</b> ____	Minimum of <b>120 credits</b>	

\*This course also satisfies the University's information literacy requirement.

# GUIDE TO GRADUATION

## B.S. in Business Administration-Finance Specialization

Below is an example plan of study for the B.S. in Business Administration program with a Finance specialization. This is meant to act as a guide, but need not be followed in the same order for every student. Part-time students and those students transferring in credits from another university or college will need to adjust their plan accordingly. This plan does not account for courses taken during summer sessions. Students should consult with their adviser each semester prior to registration.

### FALL SEMESTER

### SPRING SEMESTER

#### Freshmen

IDIS 101	Applied Learning & Study Skills	CMAT 201	Communicating Effectively
DVMA or MATH 111	College Algebra	WRIT 101	College Composition
General Education or Lower-Level Elective		General Education or Lower-Level Elective	
General Education or Lower-Level Elective		General Education or Lower-Level Elective	
General Education or Lower-Level Elective		General Education or Lower-Level Elective	

#### Sophomore

ACCT 201	Intro to Financial Accounting	ACCT 202	Intro to Managerial Accounting
BULA 151	Business Law	ECON 200	Economic Way of Thinking
OPRE 201	Intro to Business Statistics	OPRE 202	Statistical Data Analysis
General Education or Lower-Level Elective		General Education or Lower-Level Elective	
General Education or Lower-Level Elective		General Education or Lower-Level Elective	

#### Junior

FIN 331	Financial Management	ECON 305	Managerial Economics
INSS 300	Management Information Systems	FIN 332	Financial Modeling & Communication
MGMT 301	Management & Organizational Behaviour	MGMT 315	Human Resource Management
MGMT 330	Personal & Professional Skills for Business	MKTG 301	Marketing Management
WRIT 300	Advanced Expository Writing	OPRE 315	Business Apps. of Decision Science

#### Senior

FIN 333	Investment Analysis & Portfolio Mgmt	FIN 433	International Financial Management
MGMT 302	Global Business Environment	IDIS 302	Ethical Issues in Business & Society
MGMT 339	Process & Operations Management	MGMT 475	Strategic Management
Finance Elective		Finance Elective	
Elective		Elective	

### Important Student Information:

- Maintain a minimum cumulative grade point average of 2.0.
- Earn a minimum grade of “C” in all lower- and upper-division business core and specialization requirements (including business elective requirements).
- Earn a minimum grade of “C-” in all lower-level general education requirements taken at UB and a minimum grade of C (2.0) in all upper-level general education requirements.
- Students are limited to three attempts to successfully complete all lower- and upper-division business core and specialization requirements.
- Apply up to 60 credits of community college work or up to 90 credits of four-year college or university work toward degree requirements, unless an articulation agreement stipulates otherwise.
- Complete at least 30 credits at the University of Baltimore.
- **PLACEMENT TESTING** is required for MATH 111 College Algebra and WRIT 300 Advanced Expository Writing. For complete information visit the following Web site: [www.ubalt.edu/placementtesting](http://www.ubalt.edu/placementtesting).
- Please check the current catalog for all courses that satisfy general education requirements
- The last 30 credit hours of your program must be taken at UB. To take courses outside UB toward your program, you must obtain approval from your academic adviser.

**Note:** The provisions of this fact sheet are not to be regarded as a contract between the student and the University of Baltimore. The Merrick School reserves the right to change courses, schedules, calendars, and any other provisions or requirements. Students are responsible for the selection of courses, completion of degree requirements, and acquainting themselves with academic policies.

## PREREQUISITE COURSES

Course	Course Title	Course Description	Prerequisite	Semesters Offered
<b>ACCT 201</b>	Introduction to Financial Accounting	A comprehensive study of basic financial accounting processes applicable to a service, merchandising and manufacturing business. An analysis of transactions, journalizing, posting, preparation of working papers and financial statements.		Fall, Spring and Summer*
<b>ACCT 202</b>	Introduction to Managerial Accounting	An introductory study of managerial accounting processes including job order costing, process costing, cost-volume-profit analysis, standard costs, activity-based costing, cost analysis, budgeting and managerial decision making.	ACCT 201 or equivalent with a minimum grade of C	Fall, Spring and Summer*
<b>BULA 151</b>	Business Law	A basic study of the judicial system, contracts, agency, fraud, sale of personal property, warranties, transfer of title and legal remedies.		Fall, Spring and Summer*
<b>CMAT 201</b>	Communicating Effectively	Introduction to oral communication: interpersonal, small group and public speaking. Emphasis on accurately transmitting information, using effective strategies for informing and persuading, using effective communication techniques to work with others, and feeling at ease in front of an audience.		Fall and Spring
<b>CMAT 303</b>	Oral Communication in Business	Extensive practice in presentational speaking, briefing techniques, the mechanics and dynamics of group meetings and the development of interviewing, critical listening and interpersonal communication skills. Laboratory fee required. Note: If students have already completed CMAT 201, they don't need to complete CMAT 303.		Fall, Spring and Summer*
<b>ECON 200</b>	The Economic Way of Thinking	An economist sees the world in a unique way and is able to provide a different perspective on many issues. This course presents the "economic way of thinking" with an emphasis on being able to make effective decisions in a wide variety of economic and business situations. In addition, the "economic way of thinking" is used to understand the impact of business and government policies and actions on our daily lives.		Fall, Spring and Summer*
<b>MATH 111</b>	College Algebra	Provides students with more advanced skills required for high-level applications of mathematics. Negative and rational exponents; functions, their properties and operations including inverse functions; linear, quadratic, polynomial, rational, absolute value, exponential and logarithmic functions are explored. Students develop graphical and algebraic skills and study applications of concepts.	Adequate placement test score or successful completion of DVMA 95: Intermediate Algebra	Fall, Spring and Summer*
<b>OPRE 201</b>	Introduction to Business Statistics	An introductory course in descriptive and inferential statistical concepts and techniques used in business. The study of probability concepts includes discrete and continuous probability distributions. Topics in descriptive statistics explore measures of location and dispersion and the correlation coefficient. The study of inferential statistics includes sampling distributions of statistics, confidence interval estimation and an introduction to hypothesis testing.	Adequate placement test score or successful completion of DVMA 95: Intermediate Algebra	Fall, Spring and Summer*
<b>OPRE 202</b>	Statistical Data Analysis	A second course in the statistical analysis of data related to business activities with emphasis on applications in various functional areas including accounting, finance, management, marketing and operations management, among others. Topics include estimation, hypothesis testing, contingency tables and chi-square test, analysis of variance and covariance, simple and multiple regression analysis and correlation analysis. Computer implementation using Excel-based statistical data analysis or other relevant software and interpretation of results for business applications are emphasized.	OPRE 201 and INSS 100 or equivalent	Fall, Spring and Summer*

\* Summer offerings may vary

## BUSINESS CORE REQUIREMENTS

Course	Course Title	Course Description	Prerequisite	Semesters Offered
<b>ECON 305</b>	Managerial Economics	Managers and business professionals need the wide variety of tools provided by economic theory to deal with the many complex issues facing organizations in today's competitive global markets. This course focuses on the economic forces affecting the process of organizing economic activity. The primary tools of analysis are imperfect information, transaction costs and the voluntary pursuit of efficiency.	ACCT 202, ECON 200 or 3 hours of micro- or macroeconomics, and OPRE 202	Fall, Spring and Summer*
<b>FIN 331</b>	Financial Management	An overview and understanding of fundamental principles of financial decision making and their application to internal and external problem solving by the business enterprise. Topics include financial statement analysis and forecasting, time value of money and security valuation, corporate capital budgeting, cost of capital and capital structure. Thematic coverage encompasses the traditional, international and ethical dimensions of financial decision making.	ACCT 201, ECON 200 or 3 hours of micro- or macroeconomics, and OPRE 201	Fall, Spring and Summer*
<b>INSS 300</b>	Management Information Systems	Provides a fundamental knowledge of information systems and technology (IS&T) issues from the perspective of business professionals. This includes information technology concepts and vocabulary, as well as insights into IS&T applications in business organizations. Topics include searching and extracting information to solve business problems; the role of organizational context in IS&T effectiveness; the economic, social, legal and ethical impacts of IS&T; the systems life cycle approach; and key technologies such as the Internet, networking and database management systems.		Fall, Spring and Summer*
<b>MGMT 301</b>	Management and Organizational Behavior	An analysis of individual behavior, interpersonal relationships in organizations, the nature of work, values and ethics, motivation and morale, teamwork, communications and group dynamics, leadership and supervision, and organizational theory and change. Course coverage includes significant research from the behavioral sciences and examples from the international perspective.		Fall, Spring and Summer*
<b>MGMT 302</b>	Global Business Environment	Enhances students' abilities to operate successfully in today's multicultural, global environment. Students will gain a theoretical basis for understanding key aspects of the global business environment, as applied to small companies, multinational corporations, multilateral institutions and nongovernmental organizations. Students will explore the impact of globalization at home and abroad. Course modules aim to broaden students' understanding of similarities and differences among national political economies, legal systems and sociocultural environments including world religions, business ethics and social responsibility. Students will survey business functions as they are applied to expand and manage international operations.		Fall, Spring and Summer*
<b>MGMT 315</b>	Human Resource Management	An exploration into the functions of management, management history, individual behavior, interpersonal relationships in organizations, the nature of work, values and ethics, motivation and morale, teamwork, communication and group dynamics, leadership and supervision, and organizational structure and culture. Course coverage includes global perspectives and significant research from the behavioral sciences.		Fall, Spring and Summer*
<b>MGMT 330</b>	Personal and Professional Skills for Business	Provides students with the skills necessary to advance their career development. Strategies and practices that allow the student to successfully interface with potential employers are explored and applied. Course modules include business etiquette and professional behavior; appropriate use of workplace communication techniques; written business communications; and showcasing career building talents and skills within an organizational context. There is a lab fee associated with this course.		Fall, Spring and Summer*
<b>MGMT 339</b>	Process and Operations Management	Provides an overview of managing critical resources efficiently and effectively to create physical goods, services and information goods in manufacturing and service organizations. Topics include operations strategy, project management, forecasting, location and layout of facilities, capacity and process planning, upstream and downstream supply chains and the role of the Internet, operations and environment, matching supply and demand, scheduling, job design and quality management. Integrated throughout are considerations of ethics, information systems, people involved and the domestic and international environment.	Prior or concurrent enrollment in OPRE 315	Fall, Spring and Summer*

\* Summer offerings may vary

## BUSINESS CORE REQUIREMENTS (continued)

Course	Course Title	Course Description	Prerequisite	Semesters Offered
<b>MKTG 301</b>	Marketing Management	A basic course in the contribution of marketing to the firm or organization that includes decision-making tools for integrating product, price, distribution, and communication decisions and processes into an organization competing in a global environment. Students also build skills in oral and written communication.	CMAT 201 or CMAT 303	Fall, Spring and Summer*
<b>OPRE 315</b>	Business Application of Decision Science	A study of managerial decision-making processes using a decision sciences approach. Topics include linear and integer models and decision analysis and their application in investment problems, media selection, market research, product mix, production planning, personnel scheduling and transportation design, among others. Special emphasis is on understanding the concepts and computer implementation and interpreting the results to write management reports.	MATH 111 and OPRE 201	Fall, Spring and Summer*
<b>MGMT 475</b>	Strategic Management	This capstone course utilizes the case method to study processes, strategy, change and policy issues arising at the general management level. This course must be taken in the final semester.	All upper-division core courses	Fall, Spring and Summer*

## FINANCE REQUIRED COURSES

Course	Course Title	Course Description	Prerequisite	Semesters Offered
<b>FIN 332</b>	Financial Modeling and Communication	Designed to equip students with a working knowledge of the technical methods and tools of financial analysis, as well as to provide them with the ability to design and implement professional-quality written, oral and electronic presentation of their results. Topics include financial statement constructions, creating exhibits for presentation of financial information, and analysis and communication of corporate financial policy.	FIN 331 and INSS 300	Fall
<b>FIN 333</b>	Investment Analysis and Portfolio Management	An understanding of the basic valuation principles for financial instruments such as common stocks, bonds, and futures and options. These instruments are studied in the context of modern portfolio theory. Company and industry analysis projects provide the chance for practical experience.	FIN 331	Fall and Spring
<b>FIN 433</b>	International Financial Management	In global financial markets, exchange rate risk exposure demands careful management and the use of financial instruments for hedging currency risk. These include currency options, futures and swaps. Working capital management and long-term financing and investment decisions are also crucial to today's financial managers and need to be understood in the context of expanding global financial markets.	FIN 331	Fall and Spring

### Choose two courses from the following:

Course	Course Title	Course Description	Prerequisite	Semesters Offered
<b>FIN 420</b>	Risk and Insurance	Fundamental concepts of insurance/reinsurance products as risk management tools for individuals and corporations. Topics include the regulatory environment, financial operations of insurance companies and the role of the capital market in the risk management process.		Spring
<b>FIN 430</b>	Entrepreneurial Organization and Finance	Provides knowledge and training in the area of capital acquisition strategies and tactics through the life cycle of an entrepreneurial venture and coverage of valuation techniques as applied to the allocation of business areas. Topics include start-up and mezzanine financing and bridging to initial public offers on the capital budgeting and internal control techniques applied in the strategic context developed in earlier courses.	FIN 331	Fall and Spring

\* Summer offerings may vary

**Choose two courses from the following:** (continued)

Course	Course Title	Course Description	Prerequisite	Semesters Offered
FIN 450	Professional Finance Portfolio	Students in this course will apply finance tools and techniques to business plans for selected nonprofit and for-profit firms. Nonprofit firms will be assisted in establishing profit-making subsidiaries. Over the semester, students will learn about successful ventures and engage in lectures and hands-on experiences. The students' work for external firms will focus on determining the feasibility of entrepreneurial ideas, analyzing financial obstacles and converting ideas into reality.	FIN 332	Offered according to demand
FIN 470*	Real Estate Investments	Introduces the fundamentals of real estate investment analysis, including elements of mortgage financing and taxation, and applies the standard tools of financial analysis and economics to real estate valuation. Topics include traditional and nontraditional appraisal methods, techniques of real estate financing, real estate work-outs, innovations in real estate financing and the relationship to the macroeconomic environment.	FIN 331 and REED 312	Spring
FIN 471*	Real Estate Finance	Analyzes the instruments, techniques and institutions of real estate finance. Emphasis is placed on the sources of funds, mortgage risk analysis and typical policies and procedures used in financing residential and commercial properties.	FIN 312 and REED 312	Fall
FIN 495	Internship in Finance	Provides students with practical real world experience in an organization. The course requires a minimum of 120 hours of practical work with a qualified firm based on explicit statements of student responsibilities and faculty/firm monitoring mechanism. Students will work closely with both the firm and a faculty member.	9 hours of finance courses, with a minimum GPA of 3.0, and MGMT 330 is recommended. Permission of the instructor is required.	See your faculty internship adviser
FIN 497	Special Topics in Finance	The economics and finance faculty, from time to time, offer an opportunity to integrate new material into the undergraduate program reflecting changes in the field and in the educational needs of students.	FIN 331	Offered according to demand

**\*PLEASE NOTE:** Students can choose either FIN 470 or FIN 471.

## Consider an Internship to Enhance Your Resumé

Internships allow you to apply your education to real-world practice in your chosen field. They are typically part-time positions in which you work at least 120 hours over the course of a semester. As an intern you will gain valuable experience, have the opportunity to obtain academic credit, and may even get paid. The internship should be related to your academic and career interests.

An internship can provide:

- practical and meaningful work experience;
- specific preparation for employment in a field of your choice;
- increased marketability to future employers;
- enhanced professional network;
- possible full-time employment in that organization;
- credit towards degree requirements.

For more information, including a list of faculty internship advisers, forms required to receive academic credit, and details on how to get started, please visit the following Web site: [www.ubalt.edu/merrickinternships](http://www.ubalt.edu/merrickinternships). Consult your program checklist or your academic adviser to determine how to integrate the internship course into your program.



## Apply to the Business Honors Program

The Merrick School of Business offers a Business Honors Program designed to produce leaders in business. Business Honors students have the opportunity for an enriched curriculum, small class sizes, and exceptional internship opportunities. Students interact closely with faculty and alumni in informal settings, visit employer sites on special Honors Program field trips, and enjoy a streamlined application process for the graduate business programs in the Merrick School of Business. Honors students are also encouraged to participate in the accelerated Bachelor's/Master's option. For more information including entry and program requirements, visit the following Web site: **[www.ubalt.edu/honors](http://www.ubalt.edu/honors)**.

## Pursue a Minor

Minors are typically 15 to 21 credit hours and allow you to expand your skills and knowledge through concentrated study in an area outside of your major. To declare a minor, you must:

- have already declared a major (or declare both a major and a minor at the same time);
- have completed at least 24 credits with a minimum cumulative grade point average of 2.0-2.5, depending on the minor;
- obtain the approval of your academic adviser.

For more information including a list of available minors and requirements, please visit the following Web site: **[www.ubalt.edu/minors](http://www.ubalt.edu/minors)**.

## NOTES:

---

---

---

---

---

---

---

---

---

---

---

---