GUIDE TO GRADUATION

Academic Year 2008-2009

B.S. in BUSINESS ADMINISTRATION

FINANCE

SPECIALIZATION

www.ubalt.edu/finance

university of baltimore

Merrick School of Business

The 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. They are here 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 should 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
Phone: 410.837.4944

- **For students with last names beginning with A through K:**

  Judy Sabalauskas
  Academic Adviser
  Phone: 410-837-4944
  jsabalauskas@ubalt.edu

- **For students with last names beginning with L through Z:**

  Jackie Lewis
  Senior Academic Adviser
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PROGRAM CHECKLIST

B.S. in Business Administration Finance Specialization

Name: Student ID Number: Semester:

DEGREE REQUIREMENTS	UB COURSE	CREDITS	GEN. ED.	SEMESTER COMPLETED
GENERAL EDUCATION AND UNIVERSITY REQUIREMENTS				
University Requirements	*Note: The following two courses are only required of UB freshmen.*			
Seminar – Applied Learning & Study Skills	IDIS 101	2		
Introduction to Information Literacy	IDIS 110	3		
Lower Division Gen Ed Requirements				
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	
Upper Division Gen Ed Requirements				
Ethical Issues in Business and Society	IDIS 302	3	IDIS	
Advanced Expository Writing (by 2nd semester in the program)	WRIT 300	3	WRIT	
BUSINESS REQUIREMENTS				
Prerequisite Courses				
Introduction to Financial Accounting	ACCT 201	3		
Introduction to Managerial Accounting	ACCT 202	3		
Business Law I	BULA 151	3		
Oral Communications	CMAT 201 or 303*	3	SPCH	
The Economic Way of Thinking	ECON 200*	3	SOSC 1	
College Algebra	MATH 111*	3	MATH	
Introduction to Business Statistics	OPRE 201	3		
Business Core Requirements				
Managerial Economics	ECON 305	3		
Financial Management	FIN 331	3		
Management Information Systems	INSS 300*	3	COSC	
Human Resource Management	MGMT 300	3		
Organizational Behavior	MGMT 301	3		
Global Business Environment	MGMT 302	3		
Process & Operations Management	MGMT 339	3		
Marketing Management	MKTG 301	3		
Business Application of Decision Science	OPRE 315	3		
Statistical Data Analysis	OPRE 330	3		
Strategic Management **taken in final semester**	MGMT 475	3		
FINANCE REQUIREMENTS				
Financial Modeling & Communication	FIN 332	3		
Investment Analysis & Portfolio Management	FIN 333	3		
International Financial Management	FIN 433	3		
Approved FIN Elective (see current catalog)		3		
Approved FIN Elective (see current catalog)		3		
Electives - Number of electives may vary and will be determined at initial advising meeting.				

Total Transfer Credits: ____ **Total Credits Required:** ____ **Total Credits Earned:** ____ Minimum of **120 credits**

*These courses also satisfy the following general education requirements: Math, Computer Literacy, Oral Communications, and one Social Science.

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. Students should consult with their adviser each semester prior to registration.

FALL SEMESTER		SPRING SEMESTER	
Freshmen			
IDIS 101	Applied Learning & Study Skills	WRIT 101	College Composition
IDIS 110	Intro to Information Literacy	Gen Ed or Lower-Level Elective	
DVMA or MATH 111	College Algebra	Gen Ed or Lower-Level Elective	
Gen Ed or Lower-Level Elective		Gen Ed or Lower-Level Elective	
Gen Ed or Lower-Level Elective		Gen Ed or Lower-Level Elective	
Sophomore			
ACCT 201	Intro to Financial Accounting	ACCT 202	Intro to Managerial Accounting
BULA 151	Business Law	CMAT 201 or 303	Oral Communications
ECON 200	Economic Way of Thinking	OPRE 201	Intro to Business Statistics
Gen Ed or Lower-Level Elective		Gen Ed or Elective	
Gen Ed or Lower-Level Elective		Gen Ed or Elective	
Junior			
FIN 331	Financial Management	ECON 305	Managerial Economics
INSS 300	Management Information Systems	FIN 332	Financial Modeling & Communication
MGMT 300	Human Resource Management	MGMT 301	Organizational Behavior
OPRE 330	Statistical Data Analysis	MKTG 301	Marketing Management
WRIT 300	Advanced Expository Writing	OPRE 315	Business Apps. 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 of **"C-"** in all required courses with the exception of non-Business electives.
- Earn a minimum grade of **"C"** in **WRIT 300 and IDIS 302.**
- 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: **http://www.ubalt.edu/arc.**

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
ACCT 201	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 and Spring semesters and occasionally in the Summer.
ACCT 202	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 and Spring semesters and occasionally in the Summer.
BULA 151	Business Law I	A basic study of the judicial system, contracts, agency, fraud, sale of personal property, warranties, transfer of title and legal remedies		Fall and Spring semesters and occasionally in the Summer.
CMAT 303	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 and Spring semesters and occasionally in the Summer.
ECON 200	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 and Spring semesters and occasionally in the Summer.
MATH 111	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	Fall and Spring semesters and occasionally in the Summer.
OPRE 201	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 scores or successful completion of DVMA 95: Intermediate Algebra	Fall and Spring semesters and occasionally in the Summer.

BUSINESS CORE REQUIREMENTS

Course	Course Title	Course Description	Prerequisite	Semesters Offered
ECON 305	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.	ECON 200 or 3 hours of micro- or macroeconomics	Fall and Spring semesters and occasionally in the Summer.
FIN 331	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 and ECON 200 or 3 hours of micro- or macroeconomics	Fall and Spring semesters and occasionally in the Summer.
INSS 300	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 and Spring semesters and occasionally in the Summer.

BUSINESS CORE REQUIREMENTS (continued)

Course	Course Title	Course Description	Prerequisite	Semesters Offered
MGMT 300	Human Resource Management	An exploration of competence areas necessary for effectively dealing with people in the workplace. Emphasis is placed on practical application of knowledge gained in the areas of human resource planning, job analysis, selection, training, compensation and safety/health administration. An overview of labor management relations is provided. Course coverage includes diversity, ethics, communication and international considerations.		Fall and Spring semesters and occasionally in the Summer.
MGMT 301	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 and Spring semesters and occasionally in the Summer.
MGMT 302	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 and Spring semesters.
MGMT 339	Process & 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.		Fall and Spring semesters.
MKTG 301	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.		Fall and Spring semesters and occasionally in the Summer.
OPRE 315	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	Fall and Spring semesters and occasionally in the Summer.
OPRE 330	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 and Spring semesters and occasionally in the Summer.
MGMT 475	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 and Spring semesters and occasionally in the Summer.

FINANCE REQUIRED COURSES

Course	Course Title	Course Description	Prerequisite	Semesters Offered
FIN 332	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 and Spring semesters.
FIN 333	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 semesters.
FIN 433	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 semesters.

Choose two courses from the following:

Course	Course Title	Course Description	Prerequisite	Semesters Offered
FIN 420	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 semester.
FIN 430	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 semesters.
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	Fall semester.
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 312 and FIN 331	Spring semester.
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 FIN 331	Fall semester.
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.

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