

# Finance (FIN)

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## Courses

### **FIN 182. Introduction to Personal Finance. 3 Credits.**

The Personal Financial Planning course is designed to provide students across all majors with fundamentals of personal finance. Topic coverage includes cash management (spending plan, "budget"), credit management, insurance protection & purchases, employee benefit analysis & selection, long-term savings & investments, tax planning, and identity theft protection. Participants apply a systematic process that evaluates their personal financial situation, develops goals, and creates a plan to meet their goals.

Fall and Spring.

### **FIN 282. Personal Financial Planning. 3 Credits.**

Exploration and functional analysis of consumers' financial needs and problems in our modern and complex society; learning to formulate financial goals, implement and monitor them through specific plans, financial functions such as budgeting, investing, financing, protecting and distributing wealth; philosophies and values of consumers; legal aspects of consumer rights.

Fall and Spring.

### **FIN 298. Independent Study. 1-4 Credits.**

Independent study is offered on an individual basis at the student's request and consists of a program of learning activities planned in consultation with a faculty member. A student wishing to study or conduct research in an area not represented in available scheduled courses should develop a preliminary proposal and seek the sponsorship of a faculty member. The student's advisor can direct him or her to instructors with appropriate interests. A written report or equivalent is required for evaluation, and a short title describing the program must be sent early in the semester to the registrar for entry on the student's transcript. Course is repeatable for credit.

P: fr or so st with cum gpa > or = 2.50; or jr or sr st with cum gpa > or = 2.00.

### **FIN 343. Corporation Finance. 3 Credits.**

Organization of basic financial management functions and principles for business; management of fixed and working capital; short-term and long-term financial planning through investment and financing decisions; domestic and international money and capital markets; ethical issues relating to business financial management.

P: ACCTG 201

Fall and Spring.

### **FIN 344. Real Estate Principles. 3 Credits.**

Nature of real estate ownership, importance of land contracts, title transfer, and mortgage instruments; real estate valuation, finance and investment; impacts of taxation, insuring, marketing, and laws affecting real estate (not intended to prepare students for real estate licensing examination).

P: FIN 343 and an overall minimum GPA of 2.5

Spring.

### **FIN 345. Risk Management and Insurance. 3 Credits.**

Nature of risks, principal techniques of risk management and the bases for making decisions with respect to the management of personal and business risks.

P: FIN 343 and an overall minimum GPA of 2.5

Fall Only.

### **FIN 350. Psychology of Personal Finance. 3 Credits.**

CFP Board defines the psychology of financial planning as: "identifying and responding to attitudes, behaviors, and situations that impact decision-making, the client-planner relationship, and the client's financial well-being." The psychology of financial planning is more than client psychology or behavioral finance and includes the interaction of planner characteristics with client characteristics. It is the system within which clients planning for their financial goals and financial well-being are aided by financial planners who possess their own history, biases, and values that must be recognized and sometimes subsumed in service to the client. Financial Planners And Professionals At All Stages Of Their Careers Can Gain A Better Understanding Of People's Financial Decision-Making, As Well As Benefit From Insights To Build Further And Strengthen Client-Planner Relationships.

P: An overall minimum GPA of 2.5

Spring.

### **FIN 370. Investment Operations and Securities Regulation. 3 Credits.**

This course provides investment instruction in operations, trading, markets and regulation. Content directly mirrors the actual FINRA examination.

Primary study topics include Understanding Products and Their Risks; Understanding Trading, Customer Accounts, and Prohibited Activities; Knowledge of Capital Markets; and Overview of Regulatory Framework. At the end of the course material, students will be prepared for the FINRA SIE Examination.

P: FIN 343 and an overall minimum GPA of 2.5

Fall Only.

**FIN 415. Employee Benefits and Retirement Planning. 3 Credits.**

Fundamentals of employee benefits and retirement planning. The course includes an examination of anticipated retirement needs and potential qualified and non-qualified options that might be available. Topics include corporate and individual retirement plans, planning strategies to meet client goals, retirement income management, an integrated framework for the analysis of needs and the fulfillment of goals in the workplace. This course has been identified as a Cofrin School of Business High Impact Practice (HIP) course. HIPs are rigorous courses that include engaging teaching methods such as regular feedback, peer and faculty interaction, structured reflection, and application of knowledge.

P: FIN 343 and an overall minimum GPA of 2.5

Fall Only.

**FIN 425. Estate and Trust Planning. 3 Credits.**

Application of estate planning methodologies and policies to personal financial planning. Studies the legal, tax, financial, and non-financial aspects of this process, and covers topics such as trusts, will, advance medical directives, charitable giving, wealth transfers, and related taxes.

P: FIN 343 and an overall minimum GPA of 2.5

Spring.

**FIN 442. Principles of Investment. 3 Credits.**

Fundamental concepts, theories, and techniques relating to investing; securities markets, investment vehicles and environments, economic, industry and security analyses, portfolio construction and management; active and passive investment strategies; global investment perspectives and their impacts on investors; blend of facts and theories relating to traditional and modern portfolio approaches; ethics in investment decisions; applied computer-assisted investment decisions. This course has been identified as a Cofrin School of Business High Impact Practice (HIP) course. HIPs are rigorous courses that include engaging teaching methods such as regular feedback, peer and faculty interaction, structured reflection, and application of knowledge.

P: FIN 343 and BUSAN 220 or MATH 260 or PSYCH 205 and an overall minimum GPA of 2.5

Fall and Spring.

**FIN 445. International Financial Management. 3 Credits.**

Conceptual framework and applications of financial management decisions of multinational firms in a global setting; survey of the international financial environment; determinants of international portfolio and direct investment capital flows; assessment and management of impacts of foreign exchange and hedging strategies; impacts of international factors on capital budgeting and financial structure decisions; multinational money and capital markets; taxation of international business.

P: FIN 343 and an overall minimum GPA of 2.5

Spring.

**FIN 446. Advanced Corporation Finance. 3 Credits.**

Short-term and long-term financial decisions under risk and uncertainty; financial analysis planning and control; in-depth coverage of theories and applications of capital structure, cost of capital, dividend policies; working capital management; long-term financing decisions; valuation of mergers and acquisitions; international capital budgeting. This course has been identified as a Cofrin School of Business High Impact Practice (HIP) course. HIPs are rigorous courses that include engaging teaching methods such as regular feedback, peer and faculty interaction, structured reflection, and application of knowledge.

P: FIN 343 and an overall minimum GPA of 2.5

Fall and Spring.

**FIN 447. Derivatives. 3 Credits.**

Coverage of derivative products such as: forwards, futures, options, and swap contracts on commodities, interest rates and equities, as well as the markets in which they trade. Fundamental pricing relationships, trading strategies, and risk management, use of the Binomial Options pricing model and the Black-Scholes model to price derivatives. Exploration of different options strategies, put-call parity, and role of derivatives in portfolio management, option Greeks such as: delta, gamma, vega, theta, and rho.

P: FIN 343 and Bus Adm major or minor or Acctg major or minor and an overall minimum GPA of 2.5.

Spring.

**FIN 450. Bank Administration and Management. 3 Credits.**

Commercial banking theories and practices from a financial management perspective; operations, administration, overall asset-liability management of commercial banks, including bank services, credit and loan pricing and analysis, investment portfolio problems, profitability, cost control, and capital budgeting and analysis; implications of deregulation or re-regulation on the financial industry.

P: FIN 343 and an overall minimum GPA of 2.5

Fall Only.

**FIN 460. Security Analysis and Portfolio Management. 3 Credits.**

This course delves into analysis of securities and their role in portfolio construction. Students in this course conduct in-depth financial analysis of the various classes of securities, macroeconomic factors, as well as the industries and their constituent firms. This course also covers comprehensive study of investment management from the perspective of the professional institutional investors. Concepts from security analysis are factored into the dynamics of strategic and tactical investment decision making criteria. Among the topics included are security selection, macroeconomic and industry analysis, portfolio optimization, risk management, portfolio management & rebalancing, and performance evaluation. The course uses FactSet and Interactive Brokers platforms for research and trade execution purposes.

P: FIN 343 and an overall minimum GPA of 2.5

Spring.

**FIN 475. Financial Plan Development. 3 Credits.**

Synthesize and apply comprehensive financial planning concepts and techniques to simulated or actual clients in areas of household accounting, taxes, investments, risk management, retirement planning and estate planning. Students will prepare comprehensive, professional level personal financial plans. This course has been identified as a Cofrin School of Business High Impact Practice (HIP) course. HIPs are rigorous courses that include engaging teaching methods such as regular feedback, peer and faculty interaction, structured reflection, and application of knowledge.

P: ACCTG 410, FIN 343, FIN 345, FIN 415, FIN 425, and FIN 442 and an overall minimum GPA of 2.5  
Spring.

**FIN 478. Honors in the Major. 3 Credits.**

Honors in the Major is designed to recognize student excellence within interdisciplinary and disciplinary academic programs.

P: min 3.50 all cses req for major and min gpa 3.75 all UL cses req for major.  
Fall and Spring.

**FIN 480. Student Managed Investment Fund. 3 Credits.**

The purpose of this course is to provide each student with real world and hands-on experience in security analysis and portfolio construction through the management of a Student Managed Investment Fund (SMIF). Students will gain practical experience in securities analysis and portfolio management. Students in this course perform analysis, make investment decisions on the real portfolio for the SMIF, evaluate the fund's performance, and report to external parties including the SMIF Advisory Board. Faculty and professional mentors will train students in the application of fundamental analysis, security selection, and performance evaluation through several lecture/workshop sessions. Increased interaction with the Green Bay area investment community through this class will provide enhanced learning opportunities and exposure to recent industry practices. Course may be repeated for credit; may be taken 3 times for a total of 9 credits. This course has been identified as a Cofrin School of Business High Impact Practice (HIP) course. HIPs are rigorous courses that include engaging teaching methods such as regular feedback, peer and faculty interaction, structured reflection, and application of knowledge.

P: FIN 343 and an overall minimum GPA of 2.5  
Fall and Spring.

**FIN 495. Teaching Assistantship. 1-6 Credits.**

The student and supervising teacher must prepare a statement that identifies the course with which the assistantship will happen, objectives for the assistantship, and expectations in order to fulfill the course objectives. Students are not eligible to receive credit in both the course they assist the instructor with and the teaching assistantship in the same semester. Typically student has previously taken the course prior to enrollment in the assistantship. Course is repeatable for credit. This course has been identified as a Cofrin School of Business High Impact Practice (HIP) course. HIPs are rigorous courses that include engaging teaching methods such as regular feedback, peer and faculty interaction, structured reflection, and application of knowledge.

P: Overall minimum GPA of 2.5  
Fall and Spring.

**FIN 496. Project/Research Assistantship. 1-6 Credits.**

The student must prepare a research proposal, and both parties should identify the research arrangement and how the student will complete the work to fulfill the course objectives within the assigned term. This course has been identified as a Cofrin School of Business High Impact Practice (HIP) course. HIPs are rigorous courses that include engaging teaching methods such as regular feedback, peer and faculty interaction, structured reflection, and application of knowledge.

P: Junior standing and an overall minimum GPA of 2.5  
Fall and Spring.

**FIN 497. Internship. 1-12 Credits.**

Supervised practical experience in an organization or activity appropriate to a student's career and educational interests. Internships are supervised by faculty members and require periodic student/faculty meetings. Course is repeatable for credit. This course has been identified as a Cofrin School of Business High Impact Practice (HIP) course. HIPs are rigorous courses that include engaging teaching methods such as regular feedback, peer and faculty interaction, structured reflection, and application of knowledge.

P: Junior standing and an overall minimum GPA of 2.5  
Fall and Spring.

**FIN 498. Independent Study. 1-4 Credits.**

Independent study is offered on an individual basis at the student's request and consists of a program of learning activities planned in consultation with a faculty member. A student wishing to study or conduct research in an area not represented in available scheduled courses should develop a preliminary proposal and seek the sponsorship of a faculty member. The student's advisor can direct him or her to instructors with appropriate interests. A written report or equivalent is required for evaluation, and a short title describing the program must be sent early in the semester to the registrar for entry on the student's transcript. Course is repeatable for credit.

P: Junior standing and an overall minimum GPA of 2.5.