



## Banking and Financial Services Minor

Designed to provide students with an understanding of monetary policy and its impact on our economy, global financial markets and the structure and operation of financial institutions. This coursework will prepare students to understand current events related to financial markets and institutions, how to optimally utilize the corporate and consumer products and services provided by financial institutions and management of financial institutions. This minor includes the following courses: ACC 201, ECO 231, 324, FIN 201, 304, 315, 324, 437. **Total Requirements 24 hours.**

### Course Descriptions

ACC 201 Introduction to Financial Accounting. (3) I, II.

Prerequisite: MAT 105 or higher. A user's approach to understanding financial accounting and reporting, emphasizing how creditors, investors, and others use accounting information in decision making and why financial accounting information is important to these users.

ECO 231 Principles of Macroeconomics. (3) I, II.

Prerequisite: completion of developmental requirements. For students with a composite ACT score of less than 21, completion of ECO 120 or 130 is strongly recommended prior to taking this course. Macroeconomic principles, including the study of measures of national economic performance, determinants of aggregate production, employment and prices, monetary and fiscal policy, balance of payments, economic growth and development. Gen. Ed. E-5B [SB].

ECO 324 Money and Banking. (3) A.

Prerequisite: ECO 231. Functions of money, monetary systems, history of banking, functions of the commercial bank, bank assets and reserves, loans and discounts, bank supervision, the Federal Reserve System, central banking policies, monetary and fiscal policies.

FIN 201 Personal Money Management. (3) I, II.

A consumer approach to insurance, family budgeting, income taxes, elementary investment principles, and estate planning. Credit will not be awarded for both FIN 201 and FRM 352.

FIN 304 Financial Institutions. (3) I, II.

Prerequisite: ACC 201, ECO 324, FIN 201. A comprehensive overview of the financial institutions industry, with an emphasis on commercial banks.

FIN 315 Financial Statement and Loan Analysis (3) A.

Prerequisites: FIN 304, FIN 310 with a grade of "C" or better in each course. This course introduces the fundamentals of financial analysis for the purpose of credit analysis from the perspective of commercial banks. Students will learn from case studies adapted from real life examples to develop an understanding of credit risk, the development of lending policies and procedures, pricing loans and expectations of risk and return.

FIN 324 Principles of Investments. (3) A.

Prerequisite: FIN 300 or 201 or 310 with a grade of "C" or better. Analysis of the characteristics, valuation, and tax implications of various investments such as common and preferred stock; corporate, federal, and municipal debt; mutual funds; money market accounts; options and futures. Explores methods of trading securities.

FIN 437 Bank Management. (3) A.

Prerequisites: FIN 315 with a grade of "C" or better. A synthesis of the financial concepts and theories mastered in previous finance courses. The student will develop a quantitative and qualitative understanding of financial institutions management and how decisions are made. This course includes a bank management simulation activity.

### For More Information

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