

FINANCE MAJOR
 Department of Finance, Insurance and Business Law
 Bachelor of Science in Business
 For students graduating in calendar year **2011**

<u>FRESHMAN YEAR</u> (30 Semester Hours Required)	<u>Fall</u>	<u>Spring</u>
ACIS 1504 Introduction to Business Information Systems ¹	3 _____	
ENGL 1105-1106 Freshman English or COMM 1015-1016 Communication Skills ³	3 _____	3 _____
Area 5: MATH 1525-1526 Elementary Calculus with Matrices ^{1,7}	3 _____	3 _____
Area 4: Scientific Reasoning and Discovery	3 _____	3 _____
PSYC 2004 OR SOC 1004 Introductory Psychology or Sociology	3 _____	
Social Science Course ²		3 _____
Social Science Course ²		3 _____

<u>SOPHOMORE YEAR</u> (33 Semester Hours Required)	<u>Fall</u>	<u>Spring</u>
ACIS 2115-2116 Principles of Accounting ¹	3 _____	3 _____
BIT 2405-2406 Quantitative Methods ¹	3 _____	3 _____
Area 3: ECON 2005-2006 Principles of Economics ¹	3 _____	3 _____
Area 2: Ideas, Cultural Traditions and Values (select from approved University Curriculum for Liberal Education courses)	3 _____	3 _____
COMM 2004 Public Speaking ³ or if COMM 1015-1016, then Non-Business Free Elective. ³	3 _____	
Free Electives (at least one hour of which must be an Area 6 course) ⁴	3 _____	3 _____

PRIOR TO PROCEEDING WITH YOUR JUNIOR LEVEL COURSEWORK YOU MUST COMPLETE THE UPPER DIVISION REQUIREMENTS AS STATED IN FOOTNOTE 1.

<u>JUNIOR YEAR</u> (32 Semester Hours Required)	<u>Fall</u>	<u>Spring</u>
# FIN 3104 Introduction to Finance	3 _____	
# MGT 3304 Management Theory & Leadership Practice	3 _____	
# MKTG 3104 Marketing Management		3 _____
# FIN 3134 Finance Concepts and Skills	3 _____	
# FIN 3144 Investments: Debt, Equity, and Derivative Markets ⁵		3 _____
# FIN 3154 Corporate Finance ⁵		3 _____
# ACIS 2504 Personal Computers in Business	3 _____	
# ACIS 3115 Intermediate Financial Accounting I OR ACIS 4194 Analysis of Financial Statements		3 _____
Free Electives ⁴ OR FIN 3204, AAEC 3104, and free elective(s) (CFP[®] Track only)	5 _____	3 _____

Note: FIN 3164 Survey of Finance and Career Planning is recommended as a free elective for all tracks

<u>SENIOR YEAR</u> (30 Semester Hours Required)	<u>Fall</u>	<u>Spring</u>
# FIN 3055 Legal Environment of Business	3 _____	
# BIT 3414 Production and Operations Management	3 _____	
# Required Elective Courses (ALL Tracks)	6 _____	6 _____
# MGT 4394 Business Policy and Strategy		3 _____
Free Electives ⁴ OR Required Elective Courses (CFP[®] Track only)	3 _____	6 _____

Note: Free electives recommended for Finance majors are: FIN 4284 (Free Markets and Welfare), AAEC 2104 (Personal Financial Planning), and ENGL 3774 (Business Writing).

Satisfactory Progress Statement: This is a restricted major. In order to apply for this major, students must complete ACIS 1504, ECON 2005, MATH 1525-1526 with a minimum GPA of 2.50; have a minimum GPA of 2.50 in all ACIS, ECON, and BIT lower division courses; and have a minimum overall GPA of 2.0. Applicants are considered on a competitive GPA and space available basis. Students must continue to maintain an overall GPA of 2.0 and in-major GPA of 2.0 for satisfactory progress towards a degree.

INVESTMENT MANAGEMENT AND CHARTERED FINANCIAL ANALYST® (CFA®) TRACK⁸

Select FIN 4224, FIN 4264, FIN 4274, and FIN 4144.

CORPORATE FINANCIAL MANAGEMENT TRACK

Select FIN 4234, FIN 4244, FIN 4264, and FIN 4144.

FINANCIAL SERVICES MANAGEMENT TRACK

Select FIN 4254, FIN 4264, and FIN 4144. Select either FIN 4224 or FIN 4234.

FINANCIAL ACCOUNTING TRACK

Select two courses from ACIS 3116, ACIS 3314, and [ACIS 3215 or ACIS 4214]. Select at least 6 hours from Finance elective courses below with at least one from these three courses [FIN 4244, FIN 4254, FIN 4274].

CERTIFIED FINANCIAL PLANNER (CFP®) CERTIFICATION EDUCATION TRACK⁹

Select FIN 3204 (Risk and Insurance), FIN 4004 (Wills, Trusts, and Estates), ACIS 3314, ACIS 4314, AAEC 3104 (Financial Planning for Professionals), AAEC 4104 (Retirement Planning), and AAEC 4134 (Financial Planning Applications), and one of FIN 4254 and FIN 4274.

GENERAL FINANCE TRACK

Select 12 Semester Hours from the Elective courses below. At least 6 hours must be Finance courses with at least one from these three courses [FIN 4244, FIN 4254, FIN 4274].

ELECTIVE COURSES

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|--------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| # FIN 4224 Fixed Income Securities ⁶ | # FIN 4144 International Financial Management |
| # FIN 4234 Venture Capital & Investment Banking ⁶ | # FIN 4154 Real Estate Finance |
| # FIN 4244 Asset Valuation and Corp Governance ⁶ | # ACIS 3116 Intermediate Financial Accounting II |
| # FIN 4254 Bank Management & Financial Services ⁶ | # ACIS 3314 Tax Impact on Decisions |
| # FIN 4264 Managing Risk with Derivatives ⁶ | # ACIS 3215 Cost Accounting |
| # FIN 4274 Equity Securities ⁶ | # ACIS 4214 Cost Planning and Control |
| # ACIS 4314 Principles of Taxation (only for CFP track) | # FIN 3164 Survey of Finance and Career Planning (1 credit. Does not qualify as a Finance Elective) |

GENERAL INFORMATION

A total of **125 Semester Hours (SH)** is required for graduation. At least 50% of the curriculum should be taken in general education courses (all courses outside the Pamplin College of Business plus BIT 2405-6, HTM 3414, HTM 2454, HTM 3484, HTM 3464. All economics courses are outside the college). To meet this criteria, **students must take at least 15 Semester Hours of the 23 Semester Hours free electives outside** the departments of ACIS, BIT, FIN, HTM, MGT, and MKTG. Any exceptions to this curriculum must be approved by the student's Department Head and the Pamplin College of Business Associate Dean for Undergraduate Programs.

Pre-requisites: Wherever appropriate, pre-requisites are indicated in the footnotes. However, students are responsible for ensuring that they have the necessary pre-requisites by referring to the course catalog and/or their advisor.

In-Major GPA: The GPA in the Finance Major includes all College of Business junior and senior level courses, and all courses required for the major. These courses are marked with # above. In order to graduate, students must have an in-major GPA of at least 2.0.

Transferring Courses: At least 50% of all Business credits (any courses taken in ACIS, BIT, FIN, HTM, MGT, and MKTG) required for the degree must be taken at Virginia Tech. Additional requirements and procedures for transferring courses are available in the University Catalog and the Pamplin College of Business form, "Authorization to Take Courses Elsewhere."

Foreign Language Requirement: Students who did not successfully complete at least two years of a single foreign, classical, or sign language during high school must successfully complete at least six semester hours of a single foreign, classical, or sign language at the college level. Courses taken to meet this requirement do not count towards graduation. Please consult the University Catalog for details.

FOOTNOTES

- ¹ Prior to enrolling in junior business courses, students must: have earned at least 60 semester hours; have a GPA of 2.0 or better in the combined series in MATH, ACIS, BIT, and ECON courses, have no grade lower than a C- in any of these courses; and have a cumulative GPA of 2.0 or better for all coursework. In order to graduate, students must have an overall GPA of at least 2.0, and an in-major GPA of at least 2.0.
- ² Social science courses can be selected from any course in Economics (beyond Principles ECON 2005-2006), Geography, History (except HIST 1024, 1026, or 2054), International Studies, Political Science (except PSCI 3015-3016), Psychology, and Sociology; or any course approved for Area 3 of the University Curriculum for Liberal Education.
- ³ COMM 2004 Public Speaking is required for all Business majors who did not take COMM 1015-1016. It may be completed in the sophomore or junior year.
- ⁴ Free electives must include at least one hour from the University Curriculum for Liberal Education Area 6: Creativity and Aesthetic Experience. The University Curriculum for Liberal Education Area 7: Critical Issues in A Global Context, may be used to meet another requirement or taken as a free elective.
- ⁵ Prior to enrolling in these courses the student must have earned a grade of C or better in FIN 3134. Students who receive a C- in FIN 3134 may enroll concurrently in these courses while retaking FIN 3134.
- ⁶ In order to graduate, and prior to enrolling in these courses, the student must have earned a grade of C or better in each of FIN 3134, FIN 3144 and FIN 3154. Students who receive a C- in FIN 3144 or FIN 3154 may enroll concurrently in these courses while retaking FIN 3144/FIN 3154.
- ⁷ Equivalent Math courses may be substituted. Completes the University Curriculum for Liberal Education Requirement in Area 5: Quantitative and Symbolic Reasoning.
- ⁸ The courses in this track taken together with ACIS 4194 (Financial Statement Analysis) and FIN 4244 will assist the student in preparation for Level I of the CFA® program. Pamplin College of Business is a CFA® Institute Partner Institution. CFA® is a registered trademark of the CFA Institute, which is the grantor of the CFA® designation. See <http://www.cfainstitute.com>.
- ⁹ The CFP® Certification Education track is an approved program of the CFP® Board. Completion of the CFP® track will allow the student to take the CFP® Board examinations without any additional required coursework. CFP® is a registered trademark of the CFP Board, which is the grantor of the CFP® designation. See <http://www.CFPBoard.org>.