



Pamplin College of  
Business

**FINANCE MAJOR – Real Estate Finance Option<sup>10</sup>**  
Department of Finance, Insurance and Business Law

Bachelor of Science in Business  
For students graduating in calendar year **2020**

University Policy 91 requires a student to make satisfactory academic progress towards a degree, see Footnote 1, in order to remain enrolled in the institution. Students are responsible for reading and understanding Policy 91, in accordance with Pamplin Policies (<http://www.undergrad.pamplin.vt.edu/>)

**FRESHMAN YEAR** (30 Semester Hours Required)

	<u>Fall</u>	<u>Spring</u>
ACIS 1504 Introduction to Business Analytics and Business Intelligence <sup>1,2</sup>	3 _____	
ENGL 1105-1106 First Year Writing or COMM 1015-1016 Communication Skills <sup>11</sup>	3 _____	3 _____
Area 5: MATH 1525-1526 Elementary Calculus with Matrices <sup>1,7,2,11</sup>	3 _____	3 _____
Area 4: Scientific Reasoning and Discovery	3 _____	3 _____
PSYC 1004 Introductory Psychology or SOC 1004 Introductory Sociology	3 _____	
Area 2: Ideas, Cultural Traditions and Values (select from approved University Curriculum for Liberal Education courses)		3 _____
FIN 2164 Survey of Finance and Career Planning		1 _____
Free Elective <sup>4</sup>		2 _____

**SOPHOMORE YEAR** (32 Semester Hours Required)

	<u>Fall</u>	<u>Spring</u>
ACIS 2115-2116 Principles of Accounting <sup>1,2,11</sup>	3 _____	3 _____
BIT 2405-2406 Quantitative Methods <sup>1,2,11</sup>	3 _____	3 _____
Area 3: ECON 2005-2006 Principles of Economics <sup>1,2</sup>	3 _____	3 _____
Area 2: Ideas, Cultural Traditions and Values (select from approved University Curriculum for Liberal Education courses)	3 _____	
Area 6: Creativity and Aesthetic Experience	1 _____	
# FIN 3104 Introduction to Finance <sup>2,8</sup>		3 _____
REAL/UAP 2004 Principles of Real Estate		3 _____
COMM 2004 Public Speaking or Free Elective only if completed COMM 1015-1016 <sup>3</sup>	3 _____	
REAL 3014 Professional Development in Real Estate <sup>11</sup>		1 _____

**JUNIOR YEAR** (33 Semester Hours Required)

	<u>Fall</u>	<u>Spring</u>
ENGL 3774 Business Writing or ENGL 3764 Technical Writing	3 _____	
# MGT 3304 Management Theory & Leadership Practice <sup>2</sup>		3 _____
# MKTG 3104 Marketing Management <sup>2</sup>		3 _____
# FIN 3134 Financial Analytics <sup>8</sup>	3 _____	
# FIN 3144 Investments: Debt, Equity, and Derivatives <sup>5</sup>		3 _____
# FIN 3154 Corporate Finance <sup>5</sup>		3 _____
# ACIS 2504 Personal Computers in Business <sup>11</sup>	3 _____	
# ACIS 3115 Intermediate Financial Accounting I or ACIS 4194 Analysis of Financial Statements <sup>11</sup>		3 _____
# BIT 3414 Operations & Supply Chain Mgt <sup>2</sup>	3 _____	
# FIN 3054 Legal and Ethical Environment of Business <sup>2</sup> or FIN 3074 Legal, Ethical, and Financing Issues for Entrepreneurs <sup>2</sup>		3 _____
REAL 3024 Applied Real Estate Development	3 _____	

**SENIOR YEAR** (30 Semester Hours Required)

	<u>Fall</u>	<u>Spring</u>
#REAL 4075 Real Estate Studio I <sup>11</sup>	3 _____	
#AAEC 4754 Real Estate Law	3 _____	
#FIN 4144 International Financial Management <sup>11</sup>	3 _____	
#FIN 4224 Fixed Income Securities <sup>6</sup>	3 _____	
#FIN 4154 Real Estate Finance <sup>9</sup>	3 _____	
#REAL 4076 Real Estate Studio II <sup>11</sup>		3 _____
#AAEC 4764 Real Estate Appraisal		3 _____
#PM 2674 Multifamily Property Mgmt. and Operations OR PM 4684 Managing and Leasing Com. Props.		3 _____
# FIN 4254 Bank Management & Financial Services <sup>6</sup>		3 _____
# MGT 4394 Strategic Management <sup>2</sup>		3 _____

**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.

### **GENERAL INFORMATION**

A total of **125 Semester Hours (SH)** is required for graduation. 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:** 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 Satisfactory progress toward a degree: Upon having attempted 72 credit hours (students who entered Pamplin as freshmen) or 90 credit hours (students who transferred into Pamplin), a student must: (1) achieve no grade lower than a C- in MATH 1525 and 1526 (or acceptable equivalents); ACIS 1504, 2115 and 2116; BIT 2405 and 2406; ECON 2005 and 2006; and (2) achieve a minimum GPA of 2.0 in the combination of courses previously listed. Students who have not met the requirements will be notified upon reaching 72 credit hours (or 90 credit hours for transfer students) that they must complete any missing courses during the next term of enrollment to rectify any deficiencies. Failing to do so will result in a student being required to transfer to another college at Virginia Tech. This policy is strictly enforced.
- 2 A student must achieve a grade of C- or better in the business core courses (ACIS 1504, MATH 1525-1526, ACIS 2115-2116, BIT 2405-2406, ECON 2005-2006, BIT 3414, FIN 3104, MGT 3304, MKTG 3104, FIN 3054 or 3074, and MGT 4394). A grade of C- or better must be earned in BIT 3414, FIN 3104, MGT 3304, and MKTG 3104 before taking MGT 4394. FIN 3054 may be taken at the same time as MGT 4394; however, the student must earn the specified grade or repeat the course and earn a C- or better before a business degree can be earned.
- 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 recommended for Finance majors are: FIN 4284 (Free Markets and Welfare) and a course on personal investing.
- 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 FIN 3144 and FIN 3154 (only FIN 3144 for FIN 4214). Students who receive a C- in FIN 3144 or FIN 3154 may enroll concurrently in these courses while retaking FIN 3144 and FIN 3154. Students must have earned a C or better in FIN 3134 before enrolling in these courses.
- 7 Equivalent Math courses may be substituted. Completes the University Curriculum for Liberal Education Requirement in Area 5: Quantitative and Symbolic Reasoning.
- 8 ACIS 2115, BIT 2405 and ECON 2005 must be completed prior to enrolling.
- 9 FIN 3134 must be completed prior to enrolling.
- 10 Note that students in this option are not eligible to earn the minor in Real Estate (REAL). However, students in this option complete all requirements and are eligible for a double major in Real Estate. Please contact the Program in Real Estate to be an official double major.
- 11 Some courses listed on this checksheet may have prerequisites, please consult the University Course Catalog, or check with your advisor.