

Department of Finance

(College of Business Administration)

business.uni.edu/finance

The Department of Finance offers the following undergraduate programs and program certificate. Specific requirements for these programs are listed within this Department of Finance section in the following order:

Undergraduate Majors (B.A.)

- Finance (p. 1)
- Real Estate (p. 2)

Minors

- Finance (for Business Majors) (p. 2)
- Finance (for Non-Business Majors) (p. 3)
- Real Estate-Business (p. 3)
- Real Estate (p. 4)

Program Certificates

- Financial and Real Estate Sales for Business Majors (p. 4)
(also listed in Department of Marketing and Entrepreneurship)

Note: Students majoring in Finance and/or Real Estate must satisfy the College of Business Administration (CBA) admission requirements before they can officially declare their major. A copy of the Admission, Retention, and Graduation Policy may be obtained from UNIBusiness Advising in the College of Business Administration or at

business.uni.edu/unibusiness-undergrad-opportunities-college-policies. Prior to completion of the admission requirements, students may sign an intent to major in Finance or Real Estate and be classified as a prospective (pre)major. Pre-Finance and Pre-Real Estate majors may enroll in lower division (below 100/3000-level) business courses only. Enrollment in upper division (100/3000/4000-level) business courses and MKTG 2110 (130:101) requires satisfactory completion of the CBA admission requirements and any course prerequisites.

Finance and Real Estate majors *may* declare a double major, and/or major and minor within the College of Business Administration, subject to the approval of the other CBA departments involved. Finance and Real Estate majors minoring within the CBA must select minors designated for business majors. Finance majors cannot minor in Finance, and Real Estate majors cannot minor in Real Estate. However, Finance majors may double major or minor in Real Estate, and Real Estate majors may double major in Finance or minor in Finance. Also, not more than one emphasis area may be declared in Finance.

To graduate with a major in Finance or Real Estate from the College of Business Administration, a student must earn at least 50% of the business credit hours required for the major at UNI. A student must earn a 2.20 cumulative grade point average at UNI; and must earn an overall 2.20 grade point average in ACCT xxxx/120:xxx, MKTG xxxx/130:xxx, MGMT xxxx/150:xxx, FIN xxxx/160:xxx, and ECON xxxx/920:xxx courses taken at UNI. Students given permission to

graduate out-of-residence must earn a 2.20 or better in all courses approved and accepted for out-of-residence credit.

The Finance Department may impose additional admission requirements for students wishing to declare a minor or a second CBA major. Eligibility to declare a minor or a second CBA major is based on competitive GPA and space availability. Students may obtain a copy of these requirements from UNIBusiness Advising (CBB 5) in the College of Business Administration.

Bachelor of Arts Degree Programs Finance Major

The Finance major requires a minimum of 120 total hours to graduate. This total includes Liberal Arts Core requirements and the following specified major requirements, plus electives to complete the minimum of 120 hours.

Required Business Core:

Business Administration, Interdepartmental:		
BUSINESS 1000 (100:010)	Introductory Seminar for Business Professionals	0
BUSINESS 2000 (100:020)	Business Professionals in Training	0
Accounting:		
ACCT 2120 (120:030)	Principles of Financial Accounting	3
ACCT 2130 (120:031)	Principles of Managerial Accounting	3
Marketing:		
MKTG 2110 (130:101)	Principles of Marketing	3
Management:		
MGMT 2080 (150:080)	Introduction to Information Systems	3
MGMT 3100 (150:100)	Legal and Social Environment of Business	3
MGMT 3153 (150:153)	Organizational Management	3
MGMT 3154 (150:154)	Operations Management	3
MGMT 4175 (150:175)	Business Policy and Strategy	3
Finance:		
FIN 3130/5130 (160:151g)	Corporate Finance	3
Economics:		
ECON 1011 (920:070)	Statistics for Business Analytics	3
ECON 1021 (920:020)	Decision Analytics	3
ECON 1041 (920:053)	Principles of Macroeconomics	3
ECON 1051 (920:054)	Principles of Microeconomics	3
Mathematics:		
STAT 1772 (800:072)	Introduction to Statistical Methods	3
Required Finance:		
FIN 3135 (160:161)	Intermediate Financial Management	3

Department of Finance

FIN 3160/5160 (160:152g)	Principles of Investments	3
FIN 4145 (160:171)	Advanced Financial Management	3
Emphasis Requirements		9
Students select one area of emphasis below		
Total Hours		60

Emphases: Financial Management

Electives		9
Finance:		
FIN 3032/5032 (160:158g)	International Financial Management	
FIN 3050 (160:162)	Risk Management and Insurance	
FIN 3065/5065 (160:157g)	Fixed Income Analysis	
FIN 3125 (160:141)	Real Estate Finance *	
FIN 3170/5170 (160:153g)	Commercial Bank Management	
Economics:		
ECON 2132 (920:113)	Money and Banking	

Investments

Required		
Finance:		
FIN 4150/5150	Securities Analysis	3
FIN 4155/5155	Options and Futures	3
Electives		3
Finance:		
FIN 3065/5065 (160:157g)	Fixed Income Analysis	
FIN 3125 (160:141)	Real Estate Finance *	
Total Hours		9

Personal Wealth Management

Required Courses		
FIN 3040	Introduction to Personal Wealth Management	3
FIN 4040	Principles of Personal Wealth Management	3
FIN 4270	Applications of Personal Wealth Management	3
Total Hours		9

* FIN 3125 (160:141) can be used by double majors in Finance and Real Estate to satisfy the requirements of both majors. This does not apply to the Personal Wealth Management emphasis of the Finance major.

Real Estate Major

The Real Estate major requires a minimum of 120 total hours to graduate. This total includes Liberal Arts Core requirements and the following specified major requirements, plus electives to complete the minimum of 120 hours.

Required business core

Business Administration, Interdepartmental:		
BUSINESS 1000 (100:010)	Introductory Seminar for Business Professionals	0
BUSINESS 2000 (100:020)	Business Professionals in Training	0
Accounting:		
ACCT 2120 (120:030)	Principles of Financial Accounting	3
ACCT 2130 (120:031)	Principles of Managerial Accounting	3
Marketing:		
MKTG 2110 (130:101)	Principles of Marketing	3
Management:		
MGMT 2080 (150:080)	Introduction to Information Systems	3
MGMT 3100 (150:100)	Legal and Social Environment of Business	3
MGMT 3153 (150:153)	Organizational Management	3
MGMT 3154 (150:154)	Operations Management	3
MGMT 4175 (150:175)	Business Policy and Strategy	3
Finance:		
FIN 3130/5130 (160:151g)	Corporate Finance	3
Economics:		
ECON 1011 (920:070)	Statistics for Business Analytics	3
ECON 1021 (920:020)	Decision Analytics	3
ECON 1041 (920:053)	Principles of Macroeconomics	3
ECON 1051 (920:054)	Principles of Microeconomics	3
Mathematics:		
STAT 1772 (800:072)	Introduction to Statistical Methods	3
Required Real Estate and Finance		
FIN 3110 (160:140)	Principles of Real Estate	3
FIN 3115 (160:143)	Real Estate Law and Brokerage	3
FIN 3120 (160:142)	Real Estate Appraisal and Investment	3
FIN 3125 (160:141)	Real Estate Finance *	3
FIN 3135 (160:161)	Intermediate Financial Management	3
FIN 4190	Advanced Real Estate Cases	3
Total Hours		60

* FIN 3125 (160:141) can be used by double majors in Real Estate and Finance to satisfy the requirements of both majors. This does not apply to the Personal Wealth Management emphasis of the Finance major.

Minors

Finance Minor (for Business Majors)

This minor is NOT available to majors in Finance.

Required

Finance:

FIN 3130/5130 (160:151g)	Corporate Finance *	3
FIN 3160/5160 (160:152g)	Principles of Investments **	3
Electives		9
Finance:		
FIN 3032/5032 (160:158g)	International Financial Management **,***	
FIN 3034 (160:154)	Financial Information Systems and Analysis **,***	
FIN 3050 (160:162)	Risk Management and Insurance	
FIN 3055 (160:163)	Insurance Company Operations **,***	
FIN 3065/5065 (160:157g)	Fixed Income Analysis **	
FIN 3125 (160:141)	Real Estate Finance **,***	
FIN 3135 (160:161)	Intermediate Financial Management **	
FIN 3170/5170 (160:153g)	Commercial Bank Management **,***	
FIN 4150/5150	Securities Analysis **,***	
FIN 4155/5155	Options and Futures **,***	
Economics:		
ECON 2132 (920:113)	Money and Banking	
Total Hours		15

Note: All 3000- and 4000- level courses require junior standing.

* These courses require the following prerequisites: ACCT 2120 (120:030); both STAT 1772 (800:072) (or equivalent) and ECON 1011 (920:070), or MATH 1421 (800:061); ECON 1041 (920:053); ECON 1051 (920:054). These courses count toward the Business Core requirements for all Business majors.

** These courses require a C- or better in FIN 3130/5130 (160:151g).

*** These courses require the following prerequisite: ACCT 2130 (120:031). ACCT 2130 (120:031) counts toward the Business Core requirements for all Business majors.

Finance Minor (for Non-Business Majors)

Required

Accounting:		
ACCT 2120 (120:030)	Principles of Financial Accounting	3
Economics/Mathematics:		
Both		
ECON 1011 (920:070)	Statistics for Business Analytics	
and		
STAT 1772 (800:072)	Introduction to Statistical Methods	
OR ONLY		
MATH 1421 (800:061)	Calculus II	
Economics:		
ECON 1041 (920:053)	Principles of Macroeconomics	3
ECON 1051 (920:054)	Principles of Microeconomics	3

Finance:		
FIN 3130/5130 (160:151g)	Corporate Finance	3
FIN 3160/5160 (160:152g)	Principles of Investments *	3
Electives		9
Finance:		
FIN 3032/5032 (160:158g)	International Financial Management *,**	
FIN 3034 (160:154)	Financial Information Systems and Analysis *,**	
FIN 3050 (160:162)	Risk Management and Insurance	
FIN 3055 (160:163)	Insurance Company Operations *,**	
FIN 3065/5065 (160:157g)	Fixed Income Analysis *	
FIN 3125 (160:141)	Real Estate Finance *,**	
FIN 3135 (160:161)	Intermediate Financial Management *	
FIN 3170/5170 (160:153g)	Commercial Bank Management *,**	
FIN 4150/5150	Securities Analysis *,**	
FIN 4155/5155	Options and Futures *,**	
Economics:		
ECON 2132 (920:113)	Money and Banking	
Total Hours		27-30

Note: All 3000- and 4000- level courses require junior standing.

* These courses requires a C- or better in FIN 3130/5130 (160:151g).

** These courses require the following prerequisite: ACCT 2130 (120:031).

Real Estate Minor-Business

Required

Finance:		
FIN 3110 (160:140)	Principles of Real Estate	3
FIN 3115 (160:143)	Real Estate Law and Brokerage	3
FIN 3120 (160:142)	Real Estate Appraisal and Investment	3
FIN 3125 (160:141)	Real Estate Finance	3
Electives from the following		3
Marketing:		
MKTG 3113/5113 (130:106g)	Consumer Behavior	
MKTG 3153 (130:153)	Personal Selling	
MKTG 3156 (130:178)	Services Marketing	
Finance:		
FIN 3055 (160:163)	Insurance Company Operations	
FIN 3170/5170 (160:153g)	Commercial Bank Management	
Technology:		
TECH CM 1000	Introduction to Construction Processes	
Economics:		

Department of Finance

ECON 3253/5253 (920:148g)	Urban and Regional Economics	
Geography:		
GEOG 3120 (970:104)	North American Cities	
GEOG 4170/5170 (970:168g)	Regional Analysis and Planning	
GEOG 4180/5180 (970:121g)	Locational Analysis for Business	
Total Hours		15

Available to majors in: Accounting, Business Teaching, Economics-Business Economics Emphasis, Finance, Management, Management Information Systems, and Marketing.

Real Estate Minor

Required

Finance:		
FIN 3110 (160:140)	Principles of Real Estate	3
FIN 3115 (160:143)	Real Estate Law and Brokerage	3
FIN 3120 (160:142)	Real Estate Appraisal and Investment	3

Marketing:		
MKTG 2110 (130:101)	Principles of Marketing *	3

Electives from the following 3

Marketing:		
MKTG 3113/5113 (130:106g)	Consumer Behavior	
MKTG 3153 (130:153)	Personal Selling	
MKTG 3156 (130:178)	Services Marketing	

Finance:		
FIN 3055 (160:163)	Insurance Company Operations **	
FIN 3125 (160:141)	Real Estate Finance **	
FIN 3130/5130 (160:151g)	Corporate Finance **	
FIN 3170/5170 (160:153g)	Commercial Bank Management **	

Technology:		
TECH CM 1000	Introduction to Construction Processes	

Economics:		
ECON 3253/5253 (920:148g)	Urban and Regional Economics **	

Geography:		
GEOG 3120 (970:104)	North American Cities	
GEOG 4170/5170 (970:168g)	Regional Analysis and Planning **	
GEOG 4180/5180 (970:121g)	Locational Analysis for Business	

Total Hours		15
-------------	--	----

* In addition to the required 15 hours, MKTG 2110 has a prerequisite of either *ECON 1031 (920:024)* or *ECON 1041 (920:053)*. *ECON 1031 (920:024)* or **both** *ECON 1041 (920:053)* and *ECON 1051 (920:054)* will satisfy Category 5B of the Liberal Arts Core.

** FIN 3125 (160:141), FIN 3130/5130 (160:151g), FIN 3170/5170 (160:153g), FIN 3055 (160:163), ECON 3253/5253 (920:148g), and GEOG 4170/5170 (970:168g) have additional prerequisites.

NOT available to majors in: Accounting, Business Teaching, Economics-Business Economics Emphasis, Finance, Management, Management Information Systems, Marketing, and Real Estate.

Program Certificate

The University of Northern Iowa makes available, in addition to traditional programs, the opportunity for students to earn program certificates. Program certificates provide an alternative to programs leading to a degree, a major, or a minor; they certify that an individual has completed a program approved by the university. For information on the following program certificate, contact the Department of Finance or the Office of the Registrar, which serves as the centralized registry.

Certificate in Financial and Real Estate Sales for Business Majors

Required

Marketing:		
MKTG 3153 (130:153)	Personal Selling	3
MKTG 3154	Sales Management	3

Finance:		
FIN 3130/5130 (160:151g)	Corporate Finance	3

Electives from the following: 6

Finance:		
FIN 3050 (160:162)	Risk Management and Insurance	
FIN 3110 (160:140)	Principles of Real Estate	
FIN 3160/5160 (160:152g)	Principles of Investments	

Electives from the following: 3

Management:		
MGMT 3974/5974 (150:174g)	Business, Ethics, and Society	

Communication and Media*:		
COMM 3155 (48C:173)	Business and Professional Oral Communication	
COMM 4218 (48C:178)	Persuasion	
COMM 4355 (48C:141g)	Listening	

Total Hours		18
-------------	--	----

- * Prerequisite notes:
 1) COMM 4355 (48C:141g) and COMM 4218 (48C:178) have junior standing as their prerequisite.
 2) COMM 3155 (48C:173) has COMM 1000 (48C:001) Oral Communication as a prerequisite. COMM 1000 (48C:001) is a Liberal Arts Core Category 1.B. required course that any business major pursuing this certificate would be required to complete.
 3) The remaining certificate courses are business courses (i.e., Marketing, Finance, and Management) and all prerequisites for all courses would be required to complete as a business major for which this certificate is the intended audience.

Finance: Financial Management, B.A.

BA in Business Common Core

Objective 1: Students are expected to have acquired cutting-edge business knowledge.

Competency 1. Students will demonstrate disciplinary content knowledge.

Competency 2. Students will use quantitative skills to aid in business decision making.

Objective 2: Students will display exceptional professional skills.

Competency 3. Students will have strong communication skills.

Competency 4. Students will be able to apply critical thinking skills.

Objective 3: Students will be able to identify and ready to exhibit strong work values in contemporary organizations.

Competency 5. Students will be able to identify ethical components in business situations and be able to frame ethical decisions utilizing an accepted moral philosophy.

Competency 6. Students will display other work values such as professional demeanor, quality of effort, dependability, attitude, and initiative.

Finance: Investments, B.A.

BA in Business Common Core

Objective 1: Students are expected to have acquired cutting-edge business knowledge.

Competency 1. Students will demonstrate disciplinary content knowledge.

Competency 2. Students will use quantitative skills to aid in business decision making.

Objective 2: Students will display exceptional professional skills.

Competency 3. Students will have strong communication skills.

Competency 4. Students will be able to apply critical thinking skills.

Objective 3: Students will be able to identify and ready to exhibit strong work values in contemporary organizations.

Competency 5. Students will be able to identify ethical components in business situations and be able to frame ethical decisions utilizing an accepted moral philosophy.

Competency 6. Students will display other work values such as professional demeanor, quality of effort, dependability, attitude, and initiative.

Finance: Personal Wealth Management, B.A.

BA in Business Common Core

Objective 1: Students are expected to have acquired cutting-edge business knowledge.

Competency 1. Students will demonstrate disciplinary content knowledge.

Competency 2. Students will use quantitative skills to aid in business decision making.

Objective 2: Students will display exceptional professional skills.

Competency 3. Students will have strong communication skills.

Competency 4. Students will be able to apply critical thinking skills.

Objective 3: Students will be able to identify and ready to exhibit strong work values in contemporary organizations.

Competency 5. Students will be able to identify ethical components in business situations and be able to frame ethical decisions utilizing an accepted moral philosophy.

Competency 6. Students will display other work values such as professional demeanor, quality of effort, dependability, attitude, and initiative.

Real Estate, B.A.

BA in Business Common Core

Objective 1: Students are expected to have acquired cutting-edge business knowledge.

Competency 1. Students will demonstrate disciplinary content knowledge.

Competency 2. Students will use quantitative skills to aid in business decision making.

Objective 2: Students will display exceptional professional skills.

Competency 3. Students will have strong communication skills.

Competency 4. Students will be able to apply critical thinking skills.

Objective 3: Students will be able to identify and ready to exhibit strong work values in contemporary organizations.

Competency 5. Students will be able to identify ethical components in business situations and be able to frame ethical decisions utilizing an accepted moral philosophy.

Competency 6. Students will display other work values such as professional demeanor, quality of effort, dependability, attitude, and initiative.