Department of Finance

(College of Business Administration)

www.cba.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
- Real Estate

Minors

- Finance (for Business and Non-Business Majors)
- Real Estate-Business
- Real Estate

Program Certificates

- Financial Analysis
- Financial and Real Estate Sales for Business Majors (also listed in Department of Marketing)

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 UNI Business Advising in the College of Business Administration or at http://business.uni.edu/web/pages/currentstudents/advisingcenter-collegepolicies.cfm. 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. Students must take at least 50% of the course work required for the degree outside the College of Business Administration. Up to nine hours of economics (excluding ECON 1021 (920:020)), and six hours of statistics may be counted as outside the College of Business Administration. 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 UNI Business 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:

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<thead>
<tr>
<th>Course</th>
<th>Title</th>
<th>Credits</th>
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<tbody>
<tr>
<td>BUSINESS 1000</td>
<td>Introductory Seminar for Business Professionals</td>
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<td>BUSINESS 2000</td>
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Accounting:

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<tr>
<td>ACCT 2120</td>
<td>Principles of Financial Accounting</td>
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<tr>
<td>ACCT 2130</td>
<td>Principles of Managerial Accounting</td>
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Marketing:

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<tr>
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<tr>
<td>MKTG 2110</td>
<td>Principles of Marketing</td>
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Management:

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<tbody>
<tr>
<td>MGMT 2080</td>
<td>Introduction to Information Systems</td>
<td>3</td>
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<tr>
<td>MGMT 3100</td>
<td>Legal and Social Environment of Business</td>
<td>3</td>
</tr>
<tr>
<td>MGMT 3153</td>
<td>Organizational Management</td>
<td>3</td>
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<tr>
<td>MGMT 3154</td>
<td>Operations Management</td>
<td>3</td>
</tr>
<tr>
<td>MGMT 4175</td>
<td>Business Policy and Strategy</td>
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Finance:

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
<th>Credits</th>
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<tbody>
<tr>
<td>FIN 3130/5130</td>
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Economics:

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<th>Course</th>
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<th>Credits</th>
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<tr>
<td>ECON 1011</td>
<td>Statistics for Business Analytics</td>
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<td>ECON 1021</td>
<td>Decision Analytics</td>
<td>3</td>
</tr>
<tr>
<td>ECON 1041</td>
<td>Principles of Macroeconomics</td>
<td>3</td>
</tr>
<tr>
<td>ECON 1051</td>
<td>Principles of Microeconomics</td>
<td>3</td>
</tr>
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</table>

Required Finance
FIN 3160/5160 (160:152) Principles of Investments 3
FIN 4145 (160:171) Advanced Financial Management 3

Emphasis Requirements 9
Students select one area of emphasis below

Total Hours 57

Emphases:

Financial Management

Electives 9

Finance:
- FIN 3032/5032 (160:158) International Financial Management
- FIN 3034 (160:154) Financial Information Systems and Analysis
- FIN 3055 (160:163) Insurance Company Operations
- FIN 3065/5065 (160:157) Fixed Income Analysis
- FIN 3125 (160:141) Real Estate Finance *
- FIN 3170/5170 (160:153) Commercial Bank Management
- FIN 4150/5150 Securities Analysis 3
- FIN 4155/5155 Options and Futures 3

Economics:
- ECON 2132 (920:113) Money and Banking

Total Hours 15

Investments

Required
Finance:
- FIN 4150/5150 Securities Analysis 3
- FIN 4155/5155 Options and Futures 3
Economics:
- FIN 3032/5032 (160:158) International Financial Management
- FIN 3034 (160:154) Financial Information Systems and Analysis
- FIN 3065/5065 (160:157) Fixed Income Analysis
- FIN 3125 (160:141) Real Estate Finance *
- FIN 3170/5170 (160:153) Commercial Bank Management

Total Hours 9

Personal Wealth Planning

Required Courses
- FIN 3040 Introduction to Personal Financial Planning
- FIN 4040 Personal Wealth Management

FIN 4270 Applications of Financial Planning
Total Hours 9

* Students who major in both Finance and Real Estate may not use FIN 3125 (160:141) to satisfy the requirements of the Finance major.

** In addition to the required 57 hours, ECON 1021 (920:020) and ECON 1011 (920:070) have as a prerequisite STAT 1772 (800:072) or equivalent. STAT 1772 (800:072) will satisfy Category 1C of the Liberal Arts Core.

*** FIN 3034 (160:154) may be chosen if not selected as required course.

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 (160:151) 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

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 4145 (160:171) Advanced Financial Management 3

Total Hours 57

* NOTE: In addition to the required 57 hours, ECON 1021 (920:020) and ECON 1011 (920:070) have as a prerequisite STAT 1772 (800:072) or equivalent. STAT 1772 (800:072) will satisfy Category 1C of the Liberal Arts Core.

Minors

Finance Minor (for Business and Non-Business Majors)**

** Required
Finance:
FIN 3130/5130 (160:151g) Corporate Finance * 3
FIN 3160/5160 (160:152g) Principles of Investments 3

** Electives
Finance:
FIN 3032/5032 (160:158g) International Financial Management 3
FIN 3034 (160:154) Financial Information Systems and Analysis 3
FIN 3050 (160:162) Risk Management and Insurance Operations 3
FIN 3055 (160:163) Insurance Company Operations 3
FIN 3125 (160:141) Real Estate Finance 3
FIN 3170/5170 (160:153g) Commercial Bank Management 3
FIN 4140/5140 (160:156g) Topics in Financial Management (sections 1, 2, 3, and 4) 3

Economics:
ECON 2132 (920:113) Money and Banking 3

** Total Hours 15


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 3113/5113 (130:106g) Consumer Behavior * 3
MKTG 3153 (130:153) Personal Selling 3
MKTG 3156 (130:178) Services Marketing 3

Finance:
FIN 3055 (160:163) Insurance Company Operations 3
FIN 3170/5170 (160:153g) Commercial Bank Management 3

** Electives from the following
Marketing:
MKTG 3113/5113 (130:106g) Consumer Behavior * 3
MKTG 3153 (130:153) Personal Selling 3
MKTG 3156 (130:178) Services Marketing 3

Finance:
FIN 3055 (160:163) Insurance Company Operations ** 3
FIN 3125 (160:141) Real Estate Finance ** 3
FIN 3130/5130 (160:151g) Corporate Finance ** 3
FIN 3170/5170 (160:153g) Commercial Bank Management ** 3

Technology:
TECH 1018 (330:018) Construction Resources 3

Economics:

**NOT available to majors in Finance.

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

Economics:
ECON 2132 (920:113) Money and Banking 3

** Total Hours 15

FIN 3130/5130 (160:151g) has additional prerequisites of ACCT 2130 (120:031); ECON 1041 (920:053); ECON 1051 (920:070) or equivalent.

** NOT available to majors in 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

* 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.


**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.

**Financial Analysis Certificate**

**Required**

Finance:
FIN 6266 (160:266) Financial Management and Markets (MBA students) 3
or FIN 3135 (160:161) Intermediate Financial Management 3
FIN 3160/5160 (160:152g) Principles of Investments 3
FIN 4140/5140 (160:156g) Topics in Financial Management (section 2) 3
FIN 4140/5140 (160:156g) Topics in Financial Management (section 3) 3
FIN 4145 (160:171) Advanced Financial Management 3

Total Hours 15

**NOTE:** Course prerequisites will lengthen this certificate for non-business majors.

In order to receive the Financial Analysis Certificate, all candidates must participate in the department’s Financial Analysis Study Seminar, and pass the CFA® Level 1 exam administered by the CFA Institute. In addition, MBA students who are candidates for the Financial Analysis Certificate must participate in the department’s Level 2 Examination Review sessions and register to take the CFA® Level 2 examination administered by CFA Institute.

**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 Studies*:
COMM 3155 (48C:173) Business and Professional Oral Communication
COMM 4218 (48C:178) Persuasion
COMM 4355/5355 (48C:141g) Listening

Total Hours 18

* Prerequisite notes:
1) COMM 4355/5355 (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.

**Courses**

FIN 1040 (160:055). Personal Financial Planning and Asset Management — 3 hrs.
Overview of fundamentals of financial planning and asset allocations with emphasis on diversification of risk. (Fall and Spring)

Study of financial decision making in an international context. Topics include financing international trade, management of foreign exchange risk, investment analysis, working capital management, and international taxation. Case study approach. Prerequisite(s): ACCT 2120 (120:030); ACCT 2130 (120:031); C- or better in FIN 3130/5130 (160:151g); STAT 1772 (800:072) or equivalent;
Study of financial information systems (FIS) from perspective of financial decision makers. Topics include information economics, information value and business performance, and financial analysis.
Prerequisite(s): ACCT 2120 (120:030); ACCT 2130 (120:031); C- or better in FIN 3130/5130 (160:151g); STAT 1772 (800:072) or equivalent; ECON 1041 (920:053); ECON 1051 (920:054); ECON 1011 (920:070); junior standing. (Variable)

FIN 3040. Introduction to Personal Financial Planning — 3 hrs.
An introductory study of personal financial planning at a rigorous level. Topics include budgeting, insurance, investing, tax planning, credit and debt management, retirement and estate planning.
Prerequisite(s): FIN 3130/5130 (160:151g). (Variable)

Fundamentals of risk and insurance as they apply to financial management. Prerequisite(s): junior standing. (Variable)

In-depth study of management issues unique to insurance operations and companies from a functional perspective. Prerequisite(s): ACCT 2120 (120:030); ACCT 2130 (120:031); C- or better in FIN 3130/5130 (160:151g); STAT 1772 (800:072) or equivalent; ECON 1041 (920:053); ECON 1051 (920:054); ECON 1011 (920:070); junior standing. (Variable)

FIN 3065/5065 (160:157g). Fixed Income Analysis — 3 hrs.
Principles and tools used to value fixed income securities and manage the risk of bond portfolios. Prerequisite(s): ACCT 2120 (120:030); C- or better in FIN 3130/5130 (160:151g); FIN 3160/5160 (160:152g); STAT 1772 (800:072) or equivalent; ECON 1041 (920:053); ECON 1051 (920:054); ECON 1011 (920:070); junior standing. (Variable)

FIN 3080 (160:170). Special Problems — 1-3 hrs.
Credit determined at registration. Prerequisite(s): junior standing; consent of department head. (Variable)

FIN 3110 (160:140). Principles of Real Estate — 3 hrs.
Introduction to nature of real estate, its investment value, and related decision analysis. Includes appraisal, investment analysis, location theory, financing, legal characteristics, and development. Not intended as pre-license course for sales personnel. Prerequisite(s): junior standing. (Fall and Spring)

FIN 3115 (160:143). Real Estate Law and Brokerage — 3 hrs.
Study of the law affecting real estate value, financing, conveyance, contractual obligations, and brokerage, including agency relationships.
Prerequisite(s): FIN 3110 (160:140); junior standing. (Fall and Spring)

FIN 3120 (160:142). Real Estate Appraisal and Investment — 3 hrs.
Introduction to techniques of appraising the value of real estate. Includes discussion of market approach, cost approach, income approach, and techniques of analyzing investment value of real estate.
Prerequisite(s): FIN 3110 (160:140); junior standing. (Fall and Spring)

FIN 3125 (160:141). Real Estate Finance — 3 hrs.
Introduction to concepts, techniques, and instruments integral to the financing of real estate. Includes discussion of financial markets and institutions from which financing can be obtained.
Prerequisite(s): ACCT 2120 (120:030); ACCT 2130 (120:031); C- or better in FIN 3130/5130 (160:151g); STAT 1772 (800:072) or equivalent; ECON 1041 (920:053); ECON 1051 (920:054); ECON 1011 (920:070); junior standing. (Fall and Spring)

FIN 3130/5130 (160:151g). Corporate Finance — 3 hrs.
Introductory course in corporate finance relating to the role of the finance function within the corporate enterprise. Graduate students completing this course will be required to complete a graded, written case covering financial management and capital budgeting.
Prerequisite(s): 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); junior standing. (Fall, Spring, Summer)

Examination of the tools, concepts, and theories of financial management. Topics include working capital management, capital budgeting, financial theory, and financial modeling. Prerequisite(s): ACCT 2120 (120:030); C- or better in FIN 3130/5130 (160:151g); STAT 1772 (800:072) or equivalent; ECON 1041 (920:053); ECON 1051 (920:054); ECON 1011 (920:070); junior standing. (Fall and Spring)

FIN 3160/5160 (160:152g). Principles of Investments — 3 hrs.
Investment decision making, analysis, and management. Includes descriptive analysis of various investment media, techniques of value analysis, and basic topics in portfolio management.
Prerequisite(s): ACCT 2120 (120:030); C- or better in FIN 3130/5130 (160:151g); STAT 1772 (800:072) or equivalent; ECON 1041 (920:053); ECON 1051 (920:054); ECON 1011 (920:070); junior standing. (Fall and Spring)

Study of major decisions and policies involved in management of commercial banks in the context of asset/liability management.
Prerequisite(s): ACCT 2120 (120:030); ACCT 2130 (120:031); C- or better in FIN 3130/5130 (160:151g); STAT 1772 (800:072) or equivalent; ECON 1041 (920:053); ECON 1051 (920:054); ECON 1011 (920:070); junior standing. (Fall and Spring)

FIN 3179 (160:179). Cooperative Education in Finance — 1-3 hrs.
Compensated work experience in conjunction with an academic project conducted under faculty guidance. Offered on credit/no credit basis only. Prerequisite(s): 3.00 cumulative UNI GPA; consent of department head. (Fall, Spring, Summer)

FIN 4040. Personal Wealth Management — 3 hrs.
Examines the financial planning process necessary to achieve individuals' goals related to benefits, retirement, estate, and tax planning.
Prerequisite(s): FIN 3040; FIN 3130/5130 (160:151g)/5130. (Variable)

FIN 4140/5140 (160:156g). Topics in Financial Management — 3 hrs.
Examination of various aspects of financial management through discussions of specific topics. May be repeated only in different section. Prerequisite(s): ACCT 2120 (120:030); ACCT 2130 (120:031); STAT 1772 (800:072) or equivalent; ECON 1041 (920:053); ECON 1051 (920:054); ECON 1011 (920:070); junior standing; plus the following prerequisites for the particular section.
Sec. 1: Advanced Cases. Prerequisite(s): C- or better in FIN 3130/5130 (160:151g); FIN 4145 (160:171).
Sec. 2: Security Analysis. Prerequisite(s): C- or better in FIN 3130/5130 (160:151g); FIN 3160/5160 (160:152g).
Sec. 3: Options/Futures. Prerequisite(s): C- or better in FIN 3130/5130 (160:151g); FIN 3160/5160 (160:152g).
Sec. 4: Working Capital. Prerequisite(s): C- or better in FIN 3130/5130 (160:151g); FIN 4145 (160:171). (Variable)

In-depth examination of the tools, concepts, and theories of financial management. Topics include working capital management, capital budgeting, financial theory, and various appropriate analytical tools.  
Prerequisite(s): ACCT 2120 (120:030); ACCT 2130 (120:031); C- or better in FIN 3130/5130 (160:151g); FIN 3135 (160:161); STAT 1772 (800:072) or equivalent; ECON 1041 (920:053); ECON 1051 (920:054); ECON 1011 (920:070); junior standing. (Fall and Spring)

FIN 4150/5150. Securities Analysis — 3 hrs.  
Enables students to perform the tasks of a financial analyst in the investment environment. Focuses on equity analysis and portfolio management using different methods to value securities.  
Prerequisite(s): ACCT 2120 (120:030); ACCT 2130 (120:031); STAT 1772 (800:072) or equivalent; ECON 1041 (920:053); ECON 1051 (920:054); ECON 1011 (920:070); C- or better in FIN 3130/5130 (160:151g); FIN 3160/5160 (160:152g); junior standing. (Variable)

FIN 4155/5155. Options and Futures — 3 hrs.  
Expands upon a basic understanding of financial derivatives learned in the Principles of Investments course to include pricing models and risk management techniques. It explores the workings of the derivative markets for options and futures as well as theoretical pricing aspects and models for those markets.  
Prerequisite(s): ACCT 2120 (120:030); ACCT 2130 (120:031); STAT 1772 (800:072) or equivalent; ECON 1041 (920:053); ECON 1051 (920:054); ECON 1011 (920:070); C- or better in FIN 3130/5130 (160:151g); FIN 3160/5160 (160:152g); junior standing. (Variable)

Capstone class for the Personal Wealth Management emphasis with a broad overview of personal financial planning topics with a focus on how to apply them with clients. This class will enable students to apply what they have learned throughout their college career in their own lives as well as gain an understanding of how to work with clients as a professional in the financial services industry. Students will work through a detailed case study to create a financial plan, make recommendations, and present to the instructor/class as a Certified Financial Planner would to a client. Prerequisite(s): FIN 3040; FIN 4040; junior standing. (Variable)

In-depth examination of tools, concepts, theories, and analysis of managerial finance integrated with case applications. Students expected to apply concepts from managerial finance in analyzing, presenting, and discussing cases at an advanced level. Prerequisite(s): FIN 3130/5130 (160:151g) or equivalent; consent of MBA Director. (Spring)

Directed readings and reports. Prerequisite(s): consent of MBA Director. (Variable)

Prerequisite(s): consent of MBA Director. (Variable)

FIN 6299 (160:299). Research — 1-6 hrs.  
Prerequisite(s): consent of MBA Director. (Variable)