

Department of Finance

(College of Business)

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

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

Note: Students majoring in Finance and/or Real Estate must satisfy the College of Business 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 or at <https://business.uni.edu/students/advising/uni-college-business-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 3000-level) business courses only. Enrollment in upper division (3000/4000-level) business courses requires satisfactory completion of the College of Business 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, subject to the approval of the other College of Business departments involved. Finance and Real Estate majors minoring within the College of Business 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, 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, MKTG xxxx, MGMT xxxx, FIN xxxx, and ECON xxxx 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 College of Business major. Eligibility to declare a minor or a second College of Business 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.

Bachelor of Arts Degree Programs Finance Major

The Finance major requires a minimum of 120 total hours to graduate. This total includes UNIFI/General Education requirements and the following specified major requirements, plus electives to complete the minimum of 120 hours.

Required Business Core:

Business Administration, Interdepartmental:		
BUSINESS 1000	Introductory Seminar for Business Professionals	0
BUSINESS 2000	Business Professionals in Training	0
Accounting:		
ACCT 2120	Principles of Financial Accounting	3
ACCT 2130	Principles of Managerial Accounting	3
Marketing:		
MKTG 2110	Principles of Marketing	3
Management:		
MGMT 2080	Introduction to Information Systems	3
MGMT 3100	Legal and Social Environment of Business	3
MGMT 3153	Organizational Management	3
MGMT 3154	Operations Management	3
MGMT 4175	Strategic Management	3
Finance:		
FIN 3130/5130	Corporate Finance	3
Economics:		
ECON 1011	Statistics for Business Analytics	3
ECON 2090	Decision Analytics	3
ECON 1041	Principles of Macroeconomics	3
ECON 1051	Principles of Microeconomics	3
Mathematics:		
STAT 1772	Introduction to Statistical Methods	3
Required Finance:		
FIN 3135	Intermediate Financial Management	3

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FIN 3160/5160	Principles of Investments	3
FIN 4145	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	International Financial Management	
FIN 3050	Risk Management and Insurance	
FIN 3065/5065	Fixed Income Analysis	
FIN 3125	Real Estate Finance *	
FIN 3170/5170	Commercial Bank Management	
Economics:		
ECON 2132	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	Fixed Income Analysis	
FIN 3125	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 UNIFI/General Education requirements and the following specified major requirements, plus electives to complete the minimum of 120 hours.

Required business core

Business Administration, Interdepartmental:		
BUSINESS 1000	Introductory Seminar for Business Professionals	0
BUSINESS 2000	Business Professionals in Training	0
Accounting:		
ACCT 2120	Principles of Financial Accounting	3
ACCT 2130	Principles of Managerial Accounting	3
Marketing:		
MKTG 2110	Principles of Marketing	3
Management:		
MGMT 2080	Introduction to Information Systems	3
MGMT 3100	Legal and Social Environment of Business	3
MGMT 3153	Organizational Management	3
MGMT 3154	Operations Management	3
MGMT 4175	Strategic Management	3
Finance:		
FIN 3130/5130	Corporate Finance	3
Economics:		
ECON 1011	Statistics for Business Analytics	3
ECON 1041	Principles of Macroeconomics	3
ECON 1051	Principles of Microeconomics	3
ECON 2090	Decision Analytics	3
Mathematics:		
STAT 1772	Introduction to Statistical Methods	3
Required Real Estate and Finance		
FIN 3110	Principles of Real Estate	3
FIN 3115	Real Estate Law and Brokerage	3
FIN 3120	Real Estate Appraisal and Investment	3
FIN 3125	Real Estate Finance *	3
FIN 3135	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	Corporate Finance *	3
FIN 3160/5160	Principles of Investments **	3
Electives		9

Finance:		
FIN 3032/5032	International Financial Management **,***	
FIN 3034	Financial Information Systems and Analysis **,***	
FIN 3050	Risk Management and Insurance	
FIN 3055	Insurance Company Operations **,***	
FIN 3065/5065	Fixed Income Analysis **	
FIN 3125	Real Estate Finance **,***	
FIN 3135	Intermediate Financial Management **	
FIN 3170/5170	Commercial Bank Management **,***	
FIN 4150/5150	Securities Analysis **,***	
FIN 4155/5155	Options and Futures **,***	

Economics:		
ECON 2132	Money and Banking	

Total Hours 15

- Note: All 3000- and 4000- level courses require junior standing.
- * These courses require the following prerequisites: ACCT 2120; both STAT 1772 (or equivalent) and ECON 1011, or MATH 1421; ECON 1041; ECON 1051. These courses count toward the Business Core requirements for all Business majors.
- ** These courses require a C- or better in FIN 3130/5130.
- *** These courses require the following prerequisite: ACCT 2130. ACCT 2130 counts toward the Business Core requirements for all Business majors.

Finance Minor (for Non-Business Majors)

Required

Accounting:		
ACCT 2120	Principles of Financial Accounting	3

Economics/Mathematics:		3-6
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Both		
ECON 1011	Statistics for Business Analytics	

and		
STAT 1772	Introduction to Statistical Methods	

OR ONLY		
MATH 1421	Calculus II	

Economics:		
ECON 1041	Principles of Macroeconomics	3
ECON 1051	Principles of Microeconomics	3

Finance:		
FIN 3130/5130	Corporate Finance	3
FIN 3160/5160	Principles of Investments *	3

Electives 9

Finance:		
FIN 3032/5032	International Financial Management ',**	
FIN 3034	Financial Information Systems and Analysis ',**	
FIN 3050	Risk Management and Insurance	
FIN 3055	Insurance Company Operations ',**	
FIN 3065/5065	Fixed Income Analysis *	
FIN 3125	Real Estate Finance ',**	
FIN 3135	Intermediate Financial Management *	
FIN 3170/5170	Commercial Bank Management ',**	
FIN 4150/5150	Securities Analysis ',**	
FIN 4155/5155	Options and Futures ',**	

Economics:		
ECON 2132	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.
- ** These courses require the following prerequisite: ACCT 2130.

Real Estate Minor-Business

Required

Finance:		
FIN 3110	Principles of Real Estate	3
FIN 3115	Real Estate Law and Brokerage	3
FIN 3120	Real Estate Appraisal and Investment	3
FIN 3125	Real Estate Finance	3

Electives from the following 3

Marketing:		
MKTG 3113/5113	Consumer Behavior	
MKTG 3153	Professional Selling	
MKTG 3156	Services Marketing	

Finance:		
FIN 3055	Insurance Company Operations	
FIN 3170/5170	Commercial Bank Management	

Technology:		
TECH CM 1000	Introduction to Construction Processes	

Economics:		
ECON 3253/5253	Urban and Regional Economics	

Geography:		
GEOG 2120	North American Cities	

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GEOG 4170/5170 Climate Action Planning

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	Principles of Real Estate	3
FIN 3115	Real Estate Law and Brokerage	3
FIN 3120	Real Estate Appraisal and Investment	3

Marketing:		
MKTG 2110	Principles of Marketing *	3

Electives from the following 3

Marketing:		
MKTG 3113/5113	Consumer Behavior	
MKTG 3153	Professional Selling	
MKTG 3156	Services Marketing	

Finance:		
FIN 3055	Insurance Company Operations **	
FIN 3125	Real Estate Finance **	
FIN 3130/5130	Corporate Finance **	
FIN 3170/5170	Commercial Bank Management **	

Technology:		
TECH CM 1000	Introduction to Construction Processes	

Economics:		
ECON 3253/5253	Urban and Regional Economics **	

Geography:		
GEOG 2120	North American Cities	
GEOG 4170/5170	Climate Action Planning **	

Total Hours 15

* In addition to the required 15 hours, MKTG 2110 has a prerequisite of either ECON 1031 or ECON 1041. ECON 1031 or ECON 1041 will satisfy the Quantitative Reasoning requirement of the UNIFI/General Education program.

** FIN 3125, FIN 3130/5130, FIN 3170/5170, FIN 3055, ECON 3253/5253, and GEOG 4170/5170 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 Commercial Banking

The Commercial Banking Certificate provides students with essential knowledge and tools in preparation for careers in the Commercial Banking industry. This Certificate is for Finance majors, Real Estate majors, and Finance / Real Estate double majors.

Required:

Finance:		
FIN 3125	Real Estate Finance *	3
FIN 3170/5170	Commercial Bank Management *	3

Choose two courses from the following:

Finance:		
FIN 3110	Principles of Real Estate **	
FIN 3120	Real Estate Appraisal and Investment ***	
FIN 3065/5065	Fixed Income Analysis ****	

Total Hours 12

* These courses require the following prerequisites: ACCT 2120; ACCT 2130; C- or better in FIN 3130/5130; STAT 1772 or equivalent; ECON 1041; ECON 1051; ECON 1011 or MATH 1421; junior standing.

** This course requires the following prerequisite: junior standing.

*** This course requires the following prerequisites: FIN 3110; junior standing.

**** This course requires the following prerequisites: ACCT 2120; C- or better in FIN 3130/5130; FIN 3160/5160; STAT 1772 or equivalent; ECON 1041; ECON 1051; ECON 1011 or MATH 1421; junior standing.

Certificate in Financial and Real Estate Sales for Business Majors

Required

Marketing:		
MKTG 3153	Professional Selling	3
MKTG 3154	Sales Management	3

Finance:		
FIN 3130/5130	Corporate Finance	3

Electives from the following: 6

Finance:		
FIN 3050	Risk Management and Insurance	
FIN 3110	Principles of Real Estate	
FIN 3160/5160	Principles of Investments	

Electives from the following: 3

Management:

MGMT 3974/5974	Business, Ethics, and Society
Communication and Media*:	
COMM 3155	Business and Professional Oral Communication
COMM 4218	Persuasion
COMM 4355	Listening
Total Hours	18

- * Prerequisite notes:
- 1) COMM 4355 and COMM 4218 have junior standing as their prerequisite.
 - 2) COMM 3155 has COMM 1000 Oral Communication as a prerequisite. COMM 1000 will satisfy the Oral Communication requirement of the UNIFI/General Education program.
 - 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.