

## FINANCE

SPECIALIZATION IN THE BACHELOR OF  
SCIENCE IN BUSINESS ADMINISTRATION

### CAREER OPPORTUNITIES:

Career opportunities in Finance include:

- **Business Finance** - entry-level positions in a credit or treasurer's department where employees may analyze credit applications, assist in the management of bill collections, manage cash & short-term investments, prepare budgets, and handle bank relations.
- **Financial Institutions** - Graduates joining commercial banks may train in various departments for 6-12 months until they begin positions in lending, branch supervision, operations, internal auditing, trusts, and investments. Others work for governmental agencies.
- **Investments** - security analysis and investment portfolio management. Experience is usually necessary.
- **Insurance and Risk Management** - entry-level positions in areas of management training, claims adjustment, underwriting, credit management, and sales. Careers extend into employee benefits, managing exposure to financial risk, reinsurance, and physical risk management.
- **Personal Financial Planning** - Graduates work for an independent financial planning company or a regional branch of a national financial services company, providing services in the areas of investment, insurance, tax, retirement, and estate planning.

### STUDENT ORGANIZATIONS:

- Financial Management Society;  
Advisor: Dr. Dan Klein, 372-8963

### CURRICULUM:

Finance is a discipline dealing with the allocation of funds within an organization and with the acquisition of funds to meet current and future needs. In addition to BSBA core courses, finance students take courses in Investment Analysis, Financial Markets, and Corporate Finance. They also select 4 finance electives from appropriate Finance and Accounting courses.

### SPECIAL HIGHLIGHTS:

- Over \$20,000 in department scholarships
- The average 2007-08 BGSU co-op hourly wage for finance students was \$12.57.
- According to a recent survey by [www.payscale.com](http://www.payscale.com), the median salary for a corporate finance analyst was almost \$50,000 in 2008 (with one to four years experience).
- Initial job opportunities and later career choices are almost unlimited for finance graduates with accounting and computer knowledge.
- Companies that have hired recent graduates include Avery Dennison, Westfield Companies, Sherwin Williams, UPS, Health Care REIT, Inc. and Wells Fargo.
- Surveys indicate that many of the top corporation officers (Presidents and CEOs) are graduates in finance.
- Check out our website at [www.business.bgsu.edu/fin/](http://www.business.bgsu.edu/fin/).

Check out the College of Business Administration website at [www.business.bgsu.edu](http://www.business.bgsu.edu)  
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## FINANCE – 21 Hours

A specialization in the  
Bachelor of Science in Business Administration

Students must meet the specialization requirements in effect at the time of their admission to the BSBA degree program.

The specific requirements for the **Finance** specialization are as follows:

<u>Courses</u>	<u>Course Name</u>	<u>Credit Hours</u>
FIN 3400	Financial Markets	(3)
FIN 3500	Corporate Finance	(3)
FIN 4350	Investment Analysis and Management	(3)

Plus any four of the following **with at least two course being finance courses**:

FIN 4100	International Financial Management	(3)
FIN 4120	Financial and Retirement Planning	(3)
FIN 4200	Insurance and Employee Benefit Planning	(3)
FIN 4450	Management of Financial Institutions	(3)
FIN 4550	Financial Modeling	(3)
ACCT 3210	Intermediate Financial Accounting I	(3)
ACCT 3410	Individual Income Taxation	(3)
ACCT 4220	Intermediate Financial Accounting II	(3)
ACCT 4440	Estate Planning	(3)

Students must meet prerequisites in effect at the time of course enrollment.

### **Notes:**

- Students pursuing the financial planning concentration within the Finance Specialization are required to take the following four finance electives: FIN 4120, FIN 4200, ACCT 3410, and ACCT 4440 in addition to FIN 3400, 3500, and 4350 (21-hour specialization).
- All 4000-level Finance courses require a grade of "C" or better in the prerequisite Finance course.

Students are responsible for meeting all requirements for the BSBA including specialization requirements.