FIN 320. Principles of Finance. 3 Credits.
Various concepts and analytical tools in business finance. Includes financial mathematics, valuation, financial analysis and planning, funding sources, capital budgeting, cost of capital, leverage, dividend policy, and working capital management. Prereq: restricted to College of Business professional major or minor and a 2.50 minimum NDSU grade point average.

FIN 330. Data Analytics in Finance. 3 Credits.
This course will introduce students to data science for financial applications. Students will investigate a variety of empirical questions from different areas within finance including: FinTech, asset management, international finance, and corporate finance. The course will highlight how data analytics shape the way finance is practiced by focusing on problems currently confronting finance professionals. Restricted to College of Business major or minor with a minimum cumulative NDSU GPA of 2.50. Prereq: FIN 320 with a grade of C or better and students must be a junior or a senior.

FIN 397. Fe/Coop Ed/Internship. 1-15 Credits.

FIN 410. Investment Analysis and Management. 3 Credits.
Evaluation of various securities for investment (stocks, bonds), investment analysis (fundamental and technical), concepts of efficient markets, and market risk. Portfolio management and international investment aspects are briefly covered. Prereq: FIN 320. Restricted to College of Business professional major or minor and a 2.50 minimum NDSU grade point average. (Also offered for graduate credit - see FIN 610.).

FIN 420. Options, Futures, and Other Derivatives. 3 Credits.
Evaluation of options, futures, and other derivative securities used for hedging, speculation, and arbitrage. Related market structure, trading strategies, and risks are examined. Prereq: FIN 410 with a grade of C or better and restricted to College of Business professional major or minor and a 2.50 minimum NDSU grade point average. (Also offered for graduate credit - see FIN 620.).

FIN 430. Management of Financial Institutions. 3 Credits.
Development, role, and functions of depository financial institutions. Emphasis on domestic and international regulation, structure, management, and operations of commercial banks. Prereq: FIN 320. Restricted to College of Business professional major or minor and a 2.50 minimum NDSU grade point average. (Also offered for graduate credit - see FIN 630.).

FIN 440. International Finance. 3 Credits.
Concerns international financial markets, exchange rates, currency futures, and options. Includes financial aspects of international corporations such as management of corporate assets and liabilities, capital structure, cost of capital, capital budgeting, and international risks. Prereq: FIN 320. Restricted to College of Business professional major or minor and a 2.50 minimum NDSU grade point average. (Also offered for graduate credit - see FIN 640.).

FIN 450. Advanced Bank Management. 3 Credits.
This course provides an in-depth examination of the financial services industry, with a focus on depository institutions. Topics will include profitability, bank regulation and examination, lending, enterprise risk management, deposit operations, and several others. This course includes a bank profitability simulation and examines several topics from Finance 430 at a deeper level, along with a number of new topics. Prereq: FIN 430. Restricted to College of Business professional major or minor and a 2.50 minimum NDSU grade point average. (Also offered for graduate credit - see FIN 650.).

FIN 451. Credit Analysis. 3 Credits.
This course provides an in-depth examination of lending, with an emphasis on commercial credit. It will closely follow the Credit Essentials Course from the Risk Management Association, with the goal of preparing students for the Credit Essentials Certificate Examination through RMA at the end of the semester. Topics will include identifying customer needs, analyzing financial statements, loan structuring and documentation, and problem loan identification. Prereq: FIN 320 and students must be College of Business Administration professional major or minor, and a GPA over 2.50.

FIN 452. Real Estate Lending. 3 Credits.
This course will address specific topics related to lending against real estate, including common lending practices, valuation issues, documentation, and the unique risks associated with real estate lending. Prereq: FIN 320 and FIN 430 and be a College of Business major or minor and a 2.50 minimum NDSU grade point average.

FIN 453. Risk Management in Banking. 3 Credits.
This course will address the management of multiple non-credit risks in banking, including cybersecurity risk, third-party, culture, operational and fraud risk, along with enterprise risk and other relevant topics. We will also examine careers in risk management within the banking industry. Restricted to College of Business major or minor and a minimum 2.50 NDSU grade point average. Prereq: FIN 320 and FIN 430.

FIN 454. Retirement Planning. 3 Credits.
Survey of various types of retirement plans, ethical considerations in providing retirement planning services, assessing and forecasting financial needs in retirement, and integration of retirement plans with government benefits. Particular emphasis will be placed on life-cycle retirement planning. This begins preparing a student for entering the career field of Professional Financial Planning. Prereq: FIN 320 and FIN 430.

FIN 455. Estate Planning. 3 Credits.
Introduction to fundamentals of the estate planning process. Includes property transfer, tax consequences, probate avoidance, powers of appointment, and various tools/techniques used in implementing an effective estate plan. This course continues to prepare finance students for a career in Professional Financial Planning. Prereq: FIN 320 and FIN 430.
FIN 459. Intermediate Appraisal of Real Estate. 3 Credits.
This course expands the knowledge on the valuation of real estate. It includes the valuation of residential, commercial, and undeveloped land. It will also provide best practices in real estate valuation. This course will offer potential certified appraisers the information they need to conduct appraising. Prereq: FIN 320, BUSN/AGEC 347 and a 2.50 minimum NDSU grade point average.

FIN 460. Corporate Finance. 3 Credits.
This course is an extension of FIN 320 with specific focus on the time value of money, risk and return trade-off, capital structure and firm value, project analysis, dividend policies, and financial case analysis. Prereq: FIN 320. Restricted to College of Business professional major or minor and a 2.50 minimum NDSU grade point average.

FIN 470. Analysis of Fixed-Income Securities. 3 Credits.
An introduction to the valuation of fixed-income securities and the management of fixed-income investments. Prereq: FIN 320 with a grade of C or better and students must be admitted to a professional program in the College of Business with a minimum cumulative NDSU GPA of 2.5. (Also offered for graduate credit - See FIN 670.)

FIN 480. Applied Portfolio Management. 3 Credits.
This course combines theory with practice and provides students with a unique educational opportunity to study portfolio management through application. Students will gain real-time, hands-on experience in financial security analysis and valuation, asset allocation and portfolio management as applied to an actual investment portfolio. Students will also learn how to present their analysis of portfolio performance. Prereq: FIN 410 with a grade of C or better. (Also offered for graduate credit - See FIN 680.)

FIN 491. Seminar. 1-5 Credits.

FIN 494. Individual Study. 1-5 Credits.

FIN 499. Special Topics. 1-5 Credits.

FIN 610. Investment Analysis and Management. 3 Credits.
Evaluation of various securities for investment (stocks, bonds), investment analysis (fundamental and technical), concepts of efficient markets, and market risk. Portfolio management and international investment aspects are briefly covered. (Also offered for undergraduate credit - see FIN 410.)

FIN 620. Options, Futures, and Other Derivatives. 3 Credits.
Evaluation of options, futures, and other derivative securities used for hedging, speculation, and arbitrage. Related market structure, trading strategies, and risks are examined. Prereq: FIN 610 with a grade of C or better. (Also offered for undergraduate credit - see FIN 420.)

FIN 630. Management of Financial Institutions. 3 Credits.
Development, role, and functions of depository financial institutions. Emphasis on domestic and international regulation, structure, management, and operations of commercial banks. (Also offered for undergraduate credit - see FIN 430.)

FIN 640. International Finance. 3 Credits.
Concerns international financial markets, exchange rates, currency futures, and options. Includes financial aspects of international corporations such as management of corporate assets and liabilities, capital structure, cost of capital, capital budgeting, and international risks. (Also offered for undergraduate credit - see FIN 440.)

FIN 650. Advanced Bank Management. 3 Credits.
This course provides an in-depth examination of the financial services industry, with a focus on depository institutions. Topics will include profitability, bank regulation and examination, lending, enterprise risk management, deposit operations, and several others. This course includes a bank profitability simulation and examines several topics from Finance 630 at a deeper level, along with a number of new topics. Prereq: FIN 630. (Also offered for undergraduate credit - see FIN 450.)

FIN 670. Analysis of Fixed-Income Securities. 3 Credits.
An introduction to the valuation of fixed-income securities and the management of fixed-income investments. (Also offered for undergraduate credit - See FIN 470.)

FIN 680. Applied Portfolio Management. 3 Credits.
This course combines theory with practice and provides students with a unique educational opportunity to study portfolio management through application. Students will gain real-time, hands-on experience in financial security analysis and valuation, asset allocation and portfolio management as applied to an actual investment portfolio. Students will also learn how to present their analysis of portfolio performance. (Also available for undergraduate credit - See FIN 480.)