

Finance

Finance Major

Finance is a discipline that studies the optimal ways of using monetary resources for individuals, businesses and all other organizations. The integration of global financial markets and institutions presents opportunities not seen in generations for Finance students and graduates. By providing a four-year, 123-credit-hour program that leads to a Bachelor of Science degree, we aim to prepare future leaders in corporate financial management, investment banking, business consulting, commercial lending, portfolio analysis and risk management.

The Finance program at NDSU currently offers students a broad base of knowledge centered on Finance, including Principles of Finance (FIN320), Investments (FIN410), Financial Derivatives (FIN420), Financial Institutions (FIN430), International Finance (FIN440), Corporate Finance (FIN460), Fixed-Income Securities (FIN470), and Applied Portfolio Management (FIN 480). The coursework also benefits students interested in pursuing Finance-related professional certifications such as the Certified Financial Planner (CFP) and Chartered Financial Analyst (CFA).

Based on the projection of the U.S. Bureau of Labor Statistics, employment among Finance professionals is expected to grow by 9 percent from 2010 to 2020. Among NDSU graduates, the average entry-level salary of a Finance major was \$41,000 and the highest reported salary of a Finance major was \$80,000 in 2015, according to NDSU Career Center (<https://career.ndsu.edu/annual-employment-report>).

Major Requirements

Major: Finance

Degree Type: B.S.

Minimum Credits Required for Degree: 123

General Education Requirements for Baccalaureate Degree

- A list of approved general education courses is available here (<http://bulletin.ndsu.edu/past-bulletin-archive/2017-18/academic-policies/undergraduate-policies/general-education/#genedcoursestext>).
- General education courses may be used to satisfy requirements for both general education and the major, minor, and program emphases, where applicable. Students should carefully review the major, minor, and program emphases requirements for minimum grade restrictions, should they apply.

Code	Title	Credits
Communication (C)		12
ENGL 110	College Composition I	
ENGL 120	College Composition II	
COMM 110	Fundamentals of Public Speaking	
Upper Division Writing [†]		
Quantitative Reasoning (R) [†]		3
Science and Technology (S) [†]		10
Humanities and Fine Arts (A) [†]		6
Social and Behavioral Sciences (B) [†]		6
Wellness (W) [†]		2
Cultural Diversity (D) ^{*†}		
Global Perspectives (G) ^{*†}		
Total Credits		39

* May be satisfied by completing courses in another General Education category.

† May be satisfied with courses required in the major. Review major requirements to determine if a specific upper division writing course is required.

Major Requirements

Code	Title	Credits
Pre-College of Business Requirements		
ACCT 200	Elements of Accounting I [*]	3
ACCT 201	Elements of Accounting II [*]	3
COMM 110	Fundamentals of Public Speaking (May satisfy general education category C) [*]	3
ECON 201	Principles of Microeconomics (May satisfy general education category B and G) [*]	3

MIS 116	Business Use of Computers (May satisfy general education category S)	3
ECON 202	Principles of Macroeconomics (May satisfy general education category B and G) *	3
ENGL 110	College Composition I (May satisfy general education category C) *	4
ENGL 120	College Composition II (May satisfy general education category C) *	3
MATH 144	Mathematics for Business *	4
PHIL 216	Business Ethics (May satisfy general education category A) *	3
PSYC 111 or SOC 110	Introduction to Psychology (May satisfy general education category B) * Introduction to Sociology	3
STAT 330	Introductory Statistics (May satisfy general education category R) *	3
STAT 331	Regression Analysis *	2
Finance Major Requirements **		
BUSN 301	Organizational Citizen	0
ENGL 320	Business and Professional Writing (May satisfy general education category C)	3
FIN 320	Principles of Finance (requires a grade of C or better) ¹	3
MGMT 320	Foundations of Management ¹	3
MRKT 320	Foundations of Marketing ¹	3
BUSN 430	Legal and Social Environment of Business ¹	3
FIN 410	Investment Analysis and Management	3
FIN 430	Management of Financial Institutions	3
FIN 460	Corporate Finance	3
BUSN 489	Strategic Management (Capstone Course) ¹	4
MIS 320	Management Information Systems ¹	3
Finance Courses **		
FIN 420	Options, Futures, and Other Derivatives	3
FIN 440	International Finance	3
FIN 470	Analysis of Fixed-Income Securities	3
300-400 level Courses **		18
Select 9 credits from three of the following six areas (includes courses cross-listed with CoB courses):		
1) ACCT		
2) MGMT		
3) MRKT		
4) MIS		
5) Environment of Business:		
BUSN 318	Taxation in Management Decisions	
BUSN 340	International Business	
BUSN 341	Global Business Environment	
BUSN 347	Principles of Real Estate	
BUSN 383	Organizational Communication I	
BUSN 431	Business Law I-Contracts, Property and Torts	
BUSN 432	Business Law II-Business Organization and Commercial Transactions	
BUSN 440	International Business Law	
BUSN 474	Cooperatives	
BUSN 487	Managerial Economics	
6) Internship up to three credits:		
FIN 397	Fe/Coop Ed/Internship	
FIN 413	Finance Service Internship	
Select 9 credits (minimum) from the following eleven areas (must be 300-400 level); includes courses cross-listed with CoB courses:		
1) FIN		
2) ACCT		
3) AGECE		
4) BUSN		
5) CSCI		

- 6) ECON
- 7) MATH
- 8) MGMT
- 9) MIS
- 10) MRKT
- 11) STAT

- * Pre-college and pre-finance major courses: A grade of 'C' or better is required in these courses for admission to the Finance major.
- ** Students must earn a grade of 'C' or better and have a minimum 2.5 cumulative GPA in ALL courses included in the professional program (i.e., all required courses, elective requirements, and additional 300-400 level College of Business electives or breadth electives). The only exception is BUSN 301, which is a P/F course.
- ¹ Denotes Common Body of Knowledge (CBK) course.

Degree Requirements and Notes

- Students must include one of the following international courses in their plan of study:

Code	Title	Credits
BUSN 340	International Business	3
BUSN 341	Global Business Environment	3
FIN 440	International Finance	3
MGMT 440	International Management	3
MRKT 440	International Marketing	3

- Students follow the published curricula for the finance program of study from the semester/year of entrance in the College of Business to graduation provided enrollment at NDSU has not been discontinued for more than one year. Students who change their major are subject to meeting the curricular requirements in effect at the time the new major is declared.
- Business courses from programs that do not hold AACSB International accreditation cannot be used for major or minor requirements in the College of Business (CoB); such courses may be eligible for use as free electives.
- The CoB accepts a maximum of nine credits of non-NDSU 300-400 level business courses from AACSB programs with approval of the department.
- Admission into the finance major: Students must earn a 'C' or better in the pre-college and pre-finance major courses that are indicated with an asterisk (*), achieve junior standing (60 credits), and earn a 2.50 institutional cumulative grade point average. Students must submit an online application to the CoB.
- Admission to the finance major is required to enroll in the advanced 300 or 400 level courses in the CoB.
- A grade of 'C' or better is required in transfer courses accepted for ACCT 200 Elements of Accounting I and ACCT 201 Elements of Accounting II and all 300-400 level accounting, business administration, finance, management, management information systems, and marketing courses.
- A letter grade must be earned in any course that fulfills a major requirement (with the exception of some practicum options and BUSN 301).
- A 2.50 cumulative grade point average is required to enroll in 300-400 level CoB courses.
- Students must earn a 2.50 institutional GPA to graduate.
- Of the credits completed in residence at least 30 credits must be in 300-400 level CoB courses.
- Students must be accepted to the finance major prior to the completion of the last 30 credits in 300 and 400 level CoB courses.
- A Business Administration minor is NOT offered with this major.
- For multiple majors within the CoB, at least 15 unique credits of 300-400 level CoB courses must exist between the majors.
- Prerequisite for Finance Internship: Fin 320 with a grade of C or better.
- Students should refer to www.ndsu.edu/business for current and complete listing of the major requirements.

Plan of Study

Freshman			
Fall	Credits	Spring	Credits
ENGL 110	4	COMM 110	3
MIS 116	3	ENGL 120	3
Humanities/Fine Arts Elective	3	MATH 144 (Requires Math 103, Math 107, or placement as a pre-requisite)	4
Non-major Elective	3	PSYC 111 or SOC 110	3

Wellness		2 Cultural Diversity or Non-major Elective	3
		15	16
Sophomore			
Fall	Credits	Spring	Credits
ACCT 200	3	ACCT 201	3
ECON 201	3	ECON 202	3
PHIL 216	3	STAT 331	2
STAT 330	3	Non-major Elective	3-4
Science & Technology Elective	2-3	Science & Technology Elective (w/ lab)	4
		14-15	15-16
Junior			
Fall	Credits	Spring	Credits
ENGL 320	3	BUSN 430	3
FIN 320	3	300-400 Level Business Elective	3
MGMT 320	3	300-400 Level Business Elective	3
MIS 320	3	FIN 430	3
MRKT 320	3	FIN 460	3
		15	15
Senior			
Fall	Credits	Spring	Credits
FIN 410	3	BUSN 489	4
FIN 420	3	FIN 440	3
300-400 Level Business Elective	3	FIN 470	3
300-400 Level Business Elective	3	300-400 Level Business Elective	3
Non-Major Elective(s)	4	300-400 Level Business Elective	3
		16	16

Total Credits: 122-124

¹ At some time following the completion of BUSN 189 and prior to graduation, all College of Business students must register for and successfully complete BUSN 301 (0 credits).

Note: This is only a sample curriculum; actual class schedules will depend on availability and individual choices. Students are encouraged to meet with their academic adviser on a regular basis to review their plan of study.