

# BACHELOR OF SCIENCE IN BUSINESS ADMINISTRATION IN FINANCE

## CAREER OPPORTUNITIES

Financial Managers can be found in nearly all firms, government agencies, and organizations spending a great deal of time developing strategies to help the organization realize its long-term goals. Financial Managers supervise the preparation of financial reports, guide investment activities, and execute cash-management strategies.

The Financial Management concentration of the Finance major focuses on managing the finances of an organization as opposed to individuals. Examples of duties include analyzing financial information and competitor data, making recommendations based on the financial information, and monitoring outcomes. Employers hiring Financial Management students include banks, investment companies, insurance companies, financial institutions, and publicly traded and privately held companies.

The Certified Financial Planner (CFP) concentration focuses on working directly with individuals, helping them to plan for and meet their short- and long-term financial goals. Students must learn to fully understand the client's financial situation as well as financial laws and legal documents. Investment types commonly dealt with include investments and security planning, estate planning, tax planning, employee benefits planning, and insurance planning.

The demand for qualified personal financial planners is growing rapidly. This demand is due in part to the many Americans who are reaching retirement age in need of personal financial planning expertise. A good financial planner understands investments, taxes, estate planning issues, and how to talk and listen to people. They work in financial services, banks, wealth management companies and independently as entrepreneurs in the field. YSU students who have successfully completed all requirements of the Certified Financial Planner concentration satisfy the education coursework requirement of the CFP Board and are eligible to sit for The CFP® Certification Examination.

## INTERNSHIPS

All business majors are strongly encouraged to complete internships. Internships are career-related work experiences that enable students to apply their knowledge and skills in an organizational setting. In the WCBA, internships that are approved for academic credit must be paid. Completing a career-related internship increases a student's job opportunities upon graduation.

## STUDENT EXPERIENCES

Finance students at Youngstown State University have the opportunity to build their leadership skills through various WCBA student organizations (<https://ysu.edu/academics/williamson-college-business-administration/student-organizations/>). Housed in the Lariccia School of Accounting and Finance are the Student Investment Fund, the Institute of Management Accountants, and Beta Alpha Psi, the professional business organization for accounting, finance and information system majors.

COURSE	TITLE	S.H.
FIRST YEAR REQUIREMENT-STUDENT SUCCESS SEMINAR		
YSU 1500	Success Seminar	1-2
or YSU 1500S	Youngstown State University Success Seminar	
or HONR 1500	Intro to Honors	
GENERAL EDUCATION REQUIREMENTS		
ENGL 1550	Writing 1	3-4
or ENGL 1549	Writing 1 with Support	
ENGL 1551	Writing 2	3

MATH *Grade of a "C" or higher required		
MATH 2623	Quantitative Reasoning	3-6
or MATH 2623C	Quantitative Reasoning with Co-Requisite Support	
or MATH 1510	College Algebra	
or MATH 1510C	College Algebra with Co-requisite Support	
or MATH 1552	Applied Business Calculus	
or MATH 1571	Calculus 1	
ARTS & HUMANITIES (6 s.h.)		6
NATURAL SCIENCE (Select 2 Courses 7 s.h.) * <sup>1</sup> course must include a lab		7
SOCIAL SCIENCE (6 s.h.)		
ECON 2610	Principles 1: Microeconomics *Grade of a "C" or higher required	3
ECON 2630	Principles 2: Macroeconomics *Grade of a "C" or higher required	3
GENERAL EDUCATION ELECTIVES (9 s.h.)		
ECON 1505	Personal Financial Literacy <sup>Recommended</sup>	3
General Education Elective		3
General Education Elective		3
<b>BUSINESS TOOL COURSES</b>		
Business Tool courses must be completed with the grade of a "C" or better and CANNOT be take Credit/No Credit.		
ACCT 2602	Financial Accounting	3
ACCT 2603	Managerial Accounting	3
BUS 1500	Foundations of Business	3
BUS 2600	Business Applications of Microsoft Excel	3
BUS 2610	Collaborating, Writing, & Presenting in Business	3
<b>BUSINESS CORE REQUIREMENTS</b>		
Upper level business courses must be completed with the grade of a "C" or higher and CANNOT be taken credit/no credit.		
BUS 3700	Business Analytics	3
BUS 3710	Data Visualization with Tableau	3
BUS 3715	Principles of International Business	3
FIN 3720	Business Finance	3
MGT 3725	Fundamentals of Management	3
MGT 3761	Management Information Systems	3
MGT 3789	Operations Management	3
MKTG 3702	Business Professionalism	1
MKTG 3703	Marketing Concepts and Practice	3
<b>Senior Capstone</b>		
MGT 4850	Strategic Management	3
<b>CONCENTRATION COURSE WORK</b>		<b>18-22</b>
<b>FINANCE UPPER-LEVEL COURSES (6 SH)</b>		<b>6</b>
Select 2 classes (6 SH) of 3000-5000 level FIN courses. Students should consider at least one internship.		
<b>BUSINESS UPPER LEVEL COURSES (9 SH)</b>		<b>9</b>
Select 3 class (9 SH) of 3000-5000-level courses from ACCT, ADV, BUS, ECON, ENT, FIN, MGT, or MKTG		
<b>FREE ELECTIVES</b> *Hours will vary based upon what is needed for 120 SH		<b>6-2</b>
<b>Total Semester Hours</b>		<b>120-125</b>

## FINANCIAL MANAGEMENT CONCENTRATION

COURSE	TITLE	S.H.
<b>FINANCIAL MANAGEMENT CONCENTRATION</b>		
ACCT 3701	Intermediate Accounting 1	3
FIN 3715	Planning Your Financial Future	3

FIN 3730	Investment Planning	3
FIN 4835	Advanced Business Finance	3
FIN 4853	Financial Analysis	3
FIN 4836	Financial Markets	3
<b>Total Semester Hours</b>		<b>18</b>

## CERTIFIED FINANCIAL PLANNER (CFP) CONCENTRATION

COURSE	TITLE	S.H.
<b>CERTIFIED FINANCIAL PLANNING CONCENTRATION</b>		
ACCT 4813	Federal Taxation 1	3
ACCT 4815	Estate Planning	3
FIN 3715	Planning Your Financial Future	3
FIN 3726	Insurance Planning	3
FIN 3730	Investment Planning	3
FIN 4833	Retirement Plans & Employee Benefits	3
FIN 4838	Financial Plan Development	4
<b>Total Semester Hours</b>		<b>22</b>

## FINANCIAL MANAGEMENT CONCENTRATION

<b>Year 1</b>		
<b>Fall</b>		
YSU 1500 or YSU 1500S or HONR 1500	Success Seminar or Youngstown State University Success Seminar or Intro to Honors	
BUS 1500	Foundations of Business	3
ENGL 1550 or ENGL 1549	Writing 1 or Writing 1 with Support	3-4
MATH 2623 or MATH 2623C or MATH 1510C	Quantitative Reasoning or Quantitative Reasoning with Co-Requisite Support or College Algebra with Co-requisite Support	3-6
GE: Arts & Humanities		3
<b>Semester Hours</b>		<b>13-18</b>
<b>Spring</b>		
ECON 1505	Personal Financial Literacy <sup>GE Elective</sup> (Recommended)	3
ENGL 1551	Writing 2	3
BUS 2610	Collaborating, Writing, & Presenting in Business	3
GE: Lab Science		4
GE: Elective		3
<b>Semester Hours</b>		<b>16</b>
<b>Year 2</b>		
<b>Fall</b>		
ACCT 2602	Financial Accounting	3
BUS 2600	Business Applications of Microsoft Excel	3
ECON 2610	Principles 1: Microeconomics	3
GE: Arts & Humanities		3
General Education Elective		3
<b>Semester Hours</b>		<b>15</b>

<b>Spring</b>		
ACCT 2603	Managerial Accounting	3
ECON 2630	Principles 2: Macroeconomics	3
FIN 3715	Planning Your Financial Future	3
MKTG 3702	Business Professionalism	1
GE: Natural Science		3
AH Gen ED		3
<b>Semester Hours</b>		<b>16</b>

### Year 3

#### Fall

ACCT 3701	Intermediate Accounting 1	3
BUS 3700	Business Analytics	3
FIN 3720	Business Finance	3
MGT 3725	Fundamentals of Management	3
GE: Elective		3
<b>Semester Hours</b>		<b>15</b>

#### Spring

BUS 3715	Principles of International Business	3
FIN 3730	Investment Planning	3
FIN 4835	Advanced Business Finance	3
MGT 3761	Management Information Systems	3
BUS 3710	Data Visualization with Tableau	3
<b>Semester Hours</b>		<b>15</b>

### Year 4

#### Fall

FIN 4836	Financial Markets	3
MGT 3789	Operations Management	3
MKTG 3703	Marketing Concepts and Practice	3
Upper-Level Business Course		6
<b>Semester Hours</b>		<b>15</b>

#### Spring

FIN 4853	Financial Analysis	3
MGT 4850	Strategic Management	3
FREE elective		3
Upper-Level Finance Course		3
Upper-Level Business Course		3
<b>Semester Hours</b>		<b>15</b>

**Total Semester Hours 120-125**

\*The prerequisite for all upper-level business courses includes a minimum 2.5 overall GPA

## CERTIFIED FINANCIAL PLANNER (CFP) CONCENTRATION

### Year 1

#### Fall

YSU 1500 or YSU 1500S or HONR 1500	Success Seminar or Youngstown State University Success Seminar or Intro to Honors	1-2
BUS 1500	Foundations of Business	3
ENGL 1550 or ENGL 1549	Writing 1 or Writing 1 with Support	3-4

**S.H.**

MATH 2623 or MATH 2623C or MATH 1510C	Quantitative Reasoning or Quantitative Reasoning with Co- Requisite Support or College Algebra with Co-requisite Support	3-6
GE: Arts & Humanities		3

**Semester Hours 13-18**

<b>Spring</b>		
ECON 1505	Personal Financial Literacy <sup>GE Elective</sup> (Recommended)	3
ENGL 1551	Writing 2	3
BUS 2610	Collaborating, Writing, & Presenting in Business	3
GE: Lab Science		4
GE: Elective		3
<b>Semester Hours</b>		<b>16</b>

## Year 2

### Fall

ACCT 2602	Financial Accounting	3
BUS 2600	Business Applications of Microsoft Excel	3
ECON 2610	Principles 1: Microeconomics	3
GE: Arts & Humanities		3
General Education Elective		3
<b>Semester Hours</b>		<b>15</b>

### Spring

ACCT 2603	Managerial Accounting	3
BUS 3715	Principles of International Business	3
ECON 2630	Principles 2: Macroeconomics	3
FIN 3715	Planning Your Financial Future	3
MKTG 3702	Business Professionalism	1
GE: Natural Science		3
<b>Semester Hours</b>		<b>16</b>

## Year 3

### Fall

ACCT 4813	Federal Taxation 1	3
BUS 3700	Business Analytics	3
FIN 3720	Business Finance	3
MGT 3725	Fundamentals of Management	3
FREE elective		2
<b>Semester Hours</b>		<b>14</b>

### Spring

FIN 3726	Insurance Planning	3
FIN 3730	Investment Planning	3
MGT 3761	Management Information Systems	3
BUS 3710	Data Visualization with Tableau	3
Upper-level BUS elective		3
<b>Semester Hours</b>		<b>15</b>

## Year 4

### Fall

ACCT 4815	Estate Planning	3
FIN 4833	Retirement Plans & Employee Benefits	3
MKTG 3703	Marketing Concepts and Practice	3
MGT 3789	Operations Management	3
Upper-Level FIN Course		3
<b>Semester Hours</b>		<b>15</b>

### Spring

FIN 4838	Financial Plan Development	4
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MGT 4850	Strategic Management	3
Upper-Level Finance Course		3
Upper-Level Business Courses		6
<b>Semester Hours</b>		<b>16</b>
<b>Total Semester Hours</b>		<b>120-125</b>

The pre-requisite for all upper-level business courses includes a minimum 2.5 overall GPA.

### Learning Outcomes

1. Students will develop a basic understanding of individual finance.
2. Students will understand the foundations of financial risk and portfolio management and apply them across dynamic settings.
3. Students will understand valuation of investment choices and apply them with financial modeling.
4. Students will develop a comprehensive financial statement analysis (financial management) or a comprehensive financial plan (CFP).