

FINANCE MAJOR
 Department of Finance, Insurance and Business Law
 Bachelor of Science in Business
 For students graduating in calendar year **2017**

University Policy 91 requires a student to make satisfactory academic progress towards a degree, see Footnote 1, in order to remain enrolled in the institution. Students are responsible for reading and understanding Policy 91, in accordance with Pamplin Policies (<http://www.undergrad.pamplin.vt.edu/>)

<u>FRESHMAN YEAR</u> (30 Semester Hours Required)	<u>Fall</u>	<u>Spring</u>
ACIS 1504 Introduction to Business Information Systems ¹	3 _____	
ENGL 1105-1106 First Year Writing or COMM 1015-1016 Communication Skills ³	3 _____	3 _____
Area 5: MATH 1525-1526 Elementary Calculus with Matrices ^{1,7}	3 _____	3 _____
Area 4: Scientific Reasoning and Discovery	3 _____	3 _____
PSYC 1004 OR SOC 1004 Introductory Psychology or Sociology	3 _____	
Social Science Course ²		3 _____
Social Science Course ²		3 _____

<u>SOPHOMORE YEAR</u> (33 Semester Hours Required)	<u>Fall</u>	<u>Spring</u>
ACIS 2115-2116 Principles of Accounting ¹	3 _____	3 _____
BIT 2405-2406 Quantitative Methods ¹	3 _____	3 _____
Area 3: ECON 2005-2006 Principles of Economics ¹	3 _____	3 _____
Area 2: Ideas, Cultural Traditions and Values (select from approved University Curriculum for Liberal Education courses)	3 _____	3 _____
COMM 2004 Public Speaking ³ or if COMM 1015-1016, then Free Elective.	3 _____	
Free Elective (at least one hour of which must be an Area 6 course) ⁴	2 _____	
FIN 2164 Survey of Finance and Career Planning		1 _____
# FIN 3104 Introduction to Finance		3 _____

<u>JUNIOR YEAR</u> (32 Semester Hours Required)	<u>Fall</u>	<u>Spring</u>
ENGL 3774 (Business Writing)	3 _____	
# MGT 3304 Management Theory & Leadership Practice	3 _____	
# MKTG 3104 Marketing Management		3 _____
# FIN 3134 Financial Analytics ¹⁰	3 _____	
# FIN 3144 Investments: Debt, Equity, and Derivative Markets ⁵		3 _____
# FIN 3154 Corporate Finance ⁵		3 _____
# ACIS 2504 Personal Computers in Business	3 _____	
# ACIS 3115 Intermediate Financial Accounting I OR ACIS 4194 Analysis of Financial Statements		3 _____
Free Electives ⁴ OR FIN 3204, AAEC 3104, and free elective(s) (CFP® Track only)	5 _____	3 _____

<u>SENIOR YEAR</u> (30 Semester Hours Required)	<u>Fall</u>	<u>Spring</u>
# FIN 3054 Legal and Ethical Environment of Business	3 _____	
# BIT 3414 Production and Operations Management	3 _____	
# Required Elective Courses (ALL Tracks)	6 _____	6 _____
# MGT 4394 Business Policy and Strategy		3 _____
Free Electives ⁴ OR Required Elective Courses (CFP® Track only)	3 _____	6 _____

Note: Free electives recommended for Finance majors are: FIN 4284 (Free Markets and Welfare) and a course on personal investing.

Satisfactory Progress Statement: This is a restricted major. In order to apply for this major, students must complete ACIS 1504, ECON 2005, MATH 1525-1526 with a minimum GPA of 2.50; have a minimum GPA of 2.50 in all ACIS, ECON, and BIT lower division courses; and have a minimum overall GPA of 2.0. Applicants are considered on a competitive GPA and space available basis. Students must continue to maintain an overall GPA of 2.0 and in-major GPA of 2.0 for satisfactory progress towards a degree.

INVESTMENT MANAGEMENT AND CHARTERED FINANCIAL ANALYST® (CFA®) TRACK⁸

Select FIN 4224, FIN 4264, FIN 4274, and FIN 4144.

CORPORATE FINANCIAL MANAGEMENT TRACK

Select FIN 4234, FIN 4244, FIN 4264, and FIN 4144.

FINANCIAL SERVICES MANAGEMENT TRACK

Select FIN 4254, FIN 4264, and FIN 4144. Select either FIN 4224 or FIN 4234.

FINANCIAL ACCOUNTING TRACK

Select two courses from ACIS 3116, ACIS 3314, and ACIS 4214. Select at least 6 hours from Finance (FIN not ACIS) elective courses below with at least one from these three courses [FIN 4244, FIN 4254, FIN 4274].

CERTIFIED FINANCIAL PLANNER (CFP®) CERTIFICATION EDUCATION TRACK⁹

Select FIN 3204 (Risk and Insurance), FIN 4004 (Wills, Trusts, and Estates), ACIS 4344 (Tax for Financial Planners), AAEC 4124 (Client Relationship Management), AAEC 3104 (Financial Planning for Professionals), AAEC 4104 (Retirement Planning), and AAEC 4134 (Financial Planning Applications), and one of FIN 4254 and FIN 4274.

GENERAL FINANCE TRACK

Select 12 Semester Hours from the Elective courses below. At least 6 hours must be Finance courses with at least one from these three courses [FIN 4244, FIN 4254, FIN 4274].

ELECTIVE COURSES

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|---|--|
| # FIN 4224 Fixed Income Securities ⁶ | # FIN 4144 International Financial Management |
| # FIN 4234 Venture Capital & Investment Banking ⁶ | # FIN 4154 Real Estate Finance |
| # FIN 4244 Asset Valuation and Corp Governance ⁶ | # ACIS 3116 Intermediate Financial Accounting II |
| # FIN 4254 Bank Management & Financial Services ⁶ | # ACIS 3314 Tax Impact on Decisions |
| # FIN 4264 Managing Risk with Derivatives ⁶ | # ACIS 4214 Cost Planning and Control |
| # FIN 4274 Equity Securities ⁶ | # ACIS 4214 Cost Planning and Control |
| # ACIS 4214 Cost Planning and Control | |
| # FIN 3164 Survey of Finance and Career Planning (1 credit. Does not qualify as a Finance Elective) | |

GENERAL INFORMATION

A total of **125 Semester Hours (SH)** is required for graduation. Any exceptions to this curriculum must be approved by the student's Department Head and the Pamplin College of Business Associate Dean for Undergraduate Programs.

Pre-requisites: Wherever appropriate, pre-requisites are indicated in the footnotes. However, students are responsible for ensuring that they have the necessary pre-requisites by referring to the course catalog and/or their advisor.

Overall and In-Major GPA: Students must have an overall GPA of at least a 2.0 and an in-major GPA of at least a 2.0 to graduate. Courses used to calculate the in-major GPA are noted with a # (e.g., #FIN 3134).

Transferring Courses: At least 50% of all Business credits (any courses taken in ACIS, BIT, FIN, HTM, MGT, and MKTG) required for the degree must be taken at Virginia Tech. Additional requirements and procedures for transferring courses are available in the University Catalog and the Pamplin College of Business form, "Authorization to Take Courses Elsewhere."

Foreign Language Requirement: Students who did not successfully complete at least two years of a single foreign, classical, or sign language during high school must successfully complete at least six semester hours of a single foreign, classical, or sign language at the college level. Courses taken to meet this requirement do not count towards graduation. Please consult the University Catalog for details.

FOOTNOTES

- ¹ Satisfactory progress toward a degree: Upon having attempted 72 semester credits (students who entered Pamplin as freshmen), or 90 semester credits (students who transferred into Pamplin), a student must: (1) achieve no grade lower than a C- in Math 1525 and 1526 (or acceptable equivalents); ACIS 1504, 2115, and 2116; BIT 2405 and 2406; ECON 2005 and 2006, and (2) achieve a minimum GPA of 2.0 in the combination of courses previously listed. Students who have not met the requirements will be notified upon reaching 60 credits (or 72 credits for transfer students) that they have one semester of enrollment (fall or spring) to rectify any deficiencies. Failing to do so will result in a student being required to transfer to another college at Virginia Tech. This policy is strictly enforced.
- ² Social science courses can be selected from any course in Economics (beyond Principles ECON 2005-2006), Geography, History (except HIST 1024, 1026, or 2054), International Studies, Political Science (except PSCI 3015-3016), Psychology, and Sociology; or any course approved for Area 3 of the University Curriculum for Liberal Education.
- ³ COMM 2004 Public Speaking is required for all Business majors who did not take COMM 1015-1016. It may be completed in the sophomore or junior year.
- ⁴ Free electives must include at least one hour from the University Curriculum for Liberal Education Area 6: Creativity and Aesthetic Experience. The University Curriculum for Liberal Education Area 7: Critical Issues in A Global Context, may be used to meet another requirement or taken as a free elective.
- ⁵ Prior to enrolling in these courses the student must have earned a grade of C or better in FIN 3134. Students who receive a C- in FIN 3134 may enroll concurrently in these courses while retaking FIN 3134.
- ⁶ In order to graduate, and prior to enrolling in these courses, the student must have earned a grade of C or better in each of FIN 3134, FIN 3144 and FIN 3154. Students who receive a C- in FIN 3144 or FIN 3154 may enroll concurrently in these courses while retaking FIN 3144/FIN 3154.
- ⁷ Equivalent Math courses may be substituted. Completes the University Curriculum for Liberal Education Requirement in Area 5: Quantitative and Symbolic Reasoning.
- ⁸ The courses in this track taken together with ACIS 4194 (Financial Statement Analysis) and FIN 4244 will assist the student in preparation for Level I of the CFA® program. Pamplin College of Business is a CFA® Institute Partner Institution. CFA® is a registered trademark of the CFA Institute, which is the grantor of the CFA® designation. See <http://www.cfainstitute.com>.
- ⁹ The CFP® Certification Education track is an approved program of the CFP® Board. Completion of the CFP® track will allow the student to take the CFP® Board examinations without any additional required coursework. CFP® is a registered trademark of the CFP Board, which is the grantor of the CFP® designation. See <http://www.CFPBoard.org>.
- ¹⁰ ACIS 2115, BIT 2405 and ECON 2005 must be completed prior to enrolling.