Finance and Economics

Mission Statement

The department offers three bachelor degree programs in Economics, Finance, and Personal Financial Planning (PFP). Graduates in economics find employment in a variety of public and private institutions while many go on to graduate education in economics, law, public policy, an MBA and other disciplines. Finance major’s move on to careers in corporate financial management, as investment managers and analysts, in banking and other careers in the finance industry. Faculty in the department have been remarkably successful in supporting students taking the financial industry’s most sophisticated accreditation exam, the Chartered Financial Analyst (CFA), first level that is available to seniors at the university level. The business world is more competitive today than in past generations. Decision makers understand the increasing importance of getting things right the first time using business models and measurement methods to make business and policy decisions.

The PFP program is designed to prepare students for professional careers as fee-for-service certified financial planners. Unlike the other two degrees that offer Bachelor of Arts and Sciences as well as minors and emphases in integrated studies, the PFP program is restricted to a single bachelor of science degree. Students who complete the PFP degree will in many respects emulate the careers of accountants who work with individuals and organizations in the management of wealth, personal resources, and provide other professional functions. The PFP Program is registered with the Certified Financial Planner (CFP®) Board of Standards, Inc. The classes taught in the Department of Finance and Economics are designed to give students the background they need to make professional business decisions. The department also offers an online group of courses in cooperation with Dalton Education that meet the CFP® educational requirements for practicing professionals in the financial industry to sit for the accreditation examination. Finally, the department offers a post-bachelor Certificate in PFP which again has been registered with the CFP® Board to meet education requirements to qualify to take the professional accreditation exam.

Experienced faculty work with students in understanding the theory of their discipline and then demonstrate how to apply that theory in the pragmatic application of those principles in financial management, economics, statistics, and other business courses critical to their professional development.

Finance & Economics

Job Outlook

The need for economic and financial decision makers is increasing at all levels of business and government. Job demand is high, particularly in larger metropolitan areas, and the employment outlook is excellent. Those trained in finance and economics who also have competence in information analysis can enter fields such as fund management, energy, securities, securities market regulation, or government financial management. Those with foreign language capabilities may also have access to employment in international business, international finance, import/export, and securities operations. The PFP program gives graduates an opportunity to both work for themselves in the capacity of an individual planner as well as to obtain employment in other organizations as they provide needed services to clients.

Programs

As noted earlier, students interested in finance and economics may receive a Bachelor of Science Degree (BS) or Bachelor of Arts (BA) in Economics or Finance. There are also Minors in both Economics and Finance as well as an emphasis in Integrated Studies in both the Economics and Finance disciplines. However, the PFP program only offers a Bachelor of Science (BS) degree with a variety of courses designed to prepare students to take certification exams offered by national financial planning associations.

Woodbury School of Business

Advisement Center:

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- Telephone: 801-863-8032

Dean: Norman S. Wright

- Office: WB 128b
- Telephone: 801-863-8260
- Email: Norman.Wright@uvu.edu

DEPARTMENT CHAIR

GLENN, Lowell M. Associate Professor

FACULTY

ALLEN, Kyle Assistant Professor

ARMSTRONG, Vaughan S. Associate Professor

BI, Rachel Assistant Professor

CHAN, Leo Associate Professor

COX, Vaughn Professional in Residence

DEAN, Lukas Ray Associate Professor

GLENN, Lowell M. Associate Professor

KIA, Amir Professor

LAW, Ryan Professional in Residence

RICALDI, Laura Assistant Professor

ROSSI DE OLIVEIRA, Andre Associate Professor

SAMAD, Abdus Professor

SMITH, Hyrum Assistant Professor

SOTOMAYOR, Maritza Associate Professor

STRATTON, Scott Lecturer

SUN, Xu (Kiera) Assistant Professor

WASDEN, Cary D. Visiting Professor

Degrees & Programs

Financial Planning, Certificate of Proficiency

Requirements

This certificate adds to the Woodbury School of Business flexibility to meet the needs of individuals seeking to complete the educational requirement to sit for the Certified Financial Planning Board’s professional accreditation. It provides the required seven courses in a residential setting for individuals who already have a bachelor degree but lack these required courses. It will supplement the existing bachelor program in Personal Financial Planning and the online seven course program the Woodbury School of Business currently offers in collaboration with Dalton Education.
Finance and Economics

Total Program Credits: 21

Matriculation Requirements:
Completion of a bachelor degree.

Discipline Core Requirements: 21 Credits
Prerequisites may be required.

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIN 3060</td>
<td>Introduction to the PFP Profession</td>
<td>3</td>
</tr>
<tr>
<td>FIN 3210</td>
<td>Retirement Planning</td>
<td>3</td>
</tr>
<tr>
<td>FIN 3220</td>
<td>Risk Management and Insurance</td>
<td>3</td>
</tr>
<tr>
<td>FIN 3300</td>
<td>Tax Planning for Personal Financial Planners</td>
<td>3</td>
</tr>
<tr>
<td>FIN 3400</td>
<td>Investment Management</td>
<td>3</td>
</tr>
<tr>
<td>FIN 4210</td>
<td>Estate Planning Fundamentals</td>
<td>3</td>
</tr>
<tr>
<td>FIN 4800</td>
<td>Personal Financial Planning Capstone</td>
<td>3</td>
</tr>
</tbody>
</table>

Graduation Requirements:
1. Completion of a minimum of 21 semester credits.
2. Overall grade point average of 2.5 GPA in all courses. No grade lower than a "C-".

Financial Planning, Certificate of Proficiency

Careers:
Fee-for-service planners, investment sales and service, financial counselors, wealth and asset managers, human resources benefits managers, and a variety of other financial services specialists.

Related Careers
- Personal Financial Advisors
- Credit Counselors
- Business Teachers, Postsecondary
- Securities, Commodities, and Financial Services Sales Agents

Operations Management, Certificate of Proficiency

Requirements
The Certificate in Operations Management gives graduates specialized skills in the analysis of how businesses manage processes to improve organizational functions. Graduates learn principles of scheduling, production, inventory management, quality management, lean processing, and other activities required for efficient organizational functions.

Total Program Credits: 21

Discipline Core Requirements: 21 Credits
All prerequisites must be met.

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>MATH 1050</td>
<td>College Algebra (4.0)</td>
<td></td>
</tr>
<tr>
<td>or MATH 1055</td>
<td>College Algebra with Preliminaries (5.0)</td>
<td></td>
</tr>
<tr>
<td>or MATH 1090</td>
<td>College Algebra for Business</td>
<td>3</td>
</tr>
<tr>
<td>or Higher math course</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MGMT 2240</td>
<td>Business Calculus (3.0)</td>
<td>3</td>
</tr>
<tr>
<td>or MATH 1100</td>
<td>Introduction to Calculus (or higher level calculus course) (4.0)</td>
<td>3</td>
</tr>
<tr>
<td>MGMT 2340</td>
<td>Business Statistics I (3.0)</td>
<td>3</td>
</tr>
</tbody>
</table>

Graduation Requirements:
1. Completion of a minimum of 21 semester credits.
2. Overall grade point average 2.0 or above with a minimum of 2.5 GPA in all Woodbury School of Business courses. No grade lower than a "C-" in core and specialization courses.
3. Residency hours: minimum of 6 credit hours through course attendance at UVU.

Operations Management, Certificate of Proficiency

Careers:
Production managers, schedulers, quality managers, purchasing managers, process analysts, efficiency managers, expeditors, and varied other business operations specialists.

Related Careers
- Computer and Information Systems Managers
- Industrial Production Managers
- Construction Managers
- Logisticians
- Business Teachers, Postsecondary
- First-Line Supervisors of Mechanics, Installers, and Repairers
- First-Line Supervisors of Production and Operating Workers

Economics, Minor

Requirements
The Minor in Economics is intended for graduates from other disciplines to obtain the basics of economic theory and application to facilitate their ability to use economics analytical processes in the development of professional careers. Graduates learn the concepts of marginal analysis, demand and supply theory, characteristics of production and cost processes, and other related issues.

Total Program Credits: 18

Discipline Core Requirements: 12 Credits

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>ECON 2010</td>
<td>Microeconomics</td>
<td>3</td>
</tr>
<tr>
<td>ECON 2020</td>
<td>Macroeconomics</td>
<td>3</td>
</tr>
<tr>
<td>ECON 3020</td>
<td>Managerial Economics</td>
<td>3</td>
</tr>
<tr>
<td>ECON 3830</td>
<td>History of Economic Thought</td>
<td>3</td>
</tr>
</tbody>
</table>

Elective Requirements: 6 Credits
Choose six hours from the following courses:

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>ECON 3030</td>
<td>Intermediate Macroeconomics</td>
<td></td>
</tr>
<tr>
<td>ECON 3040</td>
<td>Environmental Economics</td>
<td></td>
</tr>
<tr>
<td>ECON 3810</td>
<td>Labor Economics</td>
<td></td>
</tr>
<tr>
<td>ECON 3820</td>
<td>Economic Development</td>
<td></td>
</tr>
<tr>
<td>ECON 4150</td>
<td>Public Finance</td>
<td></td>
</tr>
<tr>
<td>ECON 4320</td>
<td>Mathematical Economics</td>
<td></td>
</tr>
<tr>
<td>FIN 4100</td>
<td>Management of Financial Institutions</td>
<td></td>
</tr>
</tbody>
</table>
FIN 4180  International Finance Management (3.0)

Economics, Minor

Careers

Careers: Support positions in business, government, and financial industry managers.

Related Careers
- Managers, All Other
- Economists
- Survey Researchers
- Economics Teachers, Postsecondary

Finance, Minor

Requirements

The Minor in Finance is intended for graduates from other disciplines to learn the basic analytical skills of financial management, investment, and related financial services industry functions.

Total Program Credits: 18

<table>
<thead>
<tr>
<th>Discipline Core Requirements:</th>
<th>9 Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>ECON 2010 Microeconomics</td>
<td>3</td>
</tr>
<tr>
<td>MGMT 2340 Business Statistics I</td>
<td>3</td>
</tr>
<tr>
<td>or STAT 2040 Principles of Statistics (4.0)</td>
<td>4.0</td>
</tr>
<tr>
<td>FIN 3100 Principles of Finance</td>
<td>3</td>
</tr>
</tbody>
</table>

Elective Requirements: 9 Credits

Choose nine hours from the following courses:

- FIN 3150 Financial Management (3.0)
- FIN 3400 Investment Management (3.0)
- FIN 4100 Management of Financial Institutions (3.0)
- FIN 4160 Portfolio Management (3.0)
- FIN 4170 Derivative Securities (3.0)
- FIN 4180 International Finance Management (3.0)

Finance, Minor

Careers

Careers: Graduates will work in banking or investment sales.

Related Careers
- Chief Executives
- General and Operations Managers
- Financial Managers
- Budget Analysts
- Credit Analysts
- Financial Analysts
- Personal Financial Advisors
- Loan Officers
- Financial Specialists, All Other
- Business Teachers, Postsecondary

Economics, B.A.

Requirements

The Bachelor degree in economics at WSB is designed to give graduates the analytic and quantitative skills to be effective business decision makers as well as to understand basic economic theory and application that can be useful should they choose to continue graduate studies in economics or related disciplines. Historically, graduates with economics degrees who go on to legal studies, an MBA, or other related professional degrees do significantly better than students from other disciplines. Students with language skills may take an appropriate range of academic courses and obtain a Bachelor of Arts degree.

Total Program Credits: 120

General Education Requirements: 36 Credits

<table>
<thead>
<tr>
<th>Course</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>ENGL 1010</td>
<td>3</td>
</tr>
<tr>
<td>ENGL 2010</td>
<td>3</td>
</tr>
<tr>
<td>ENGL 2020</td>
<td>3</td>
</tr>
<tr>
<td>ENGL 2040</td>
<td>4.0</td>
</tr>
<tr>
<td>MATH 1050</td>
<td>4.0</td>
</tr>
<tr>
<td>MATH 1055</td>
<td>5.0</td>
</tr>
<tr>
<td>MATH 1090</td>
<td>3</td>
</tr>
</tbody>
</table>

Complete one of the following: 3 Credits

- HIST 2700 US History to 1877 (3.0)
- HIST 2710 US History since 1877 (3.0)
- HIST 1700 American Civilization (3.0)
- HIST 1740 US Economic History (3.0)
- POLS 1000 American Heritage (3.0)
- POLS 1100 American National Government (3.0)

Complete the following: 2 Credits

- PHIL 2050 Ethics and Values
- HLTH 1100 Personal Health and Wellness (2.0)
- PES 1097 Fitness for Life

Distribution Courses:

<table>
<thead>
<tr>
<th>Course</th>
<th>Credits</th>
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</thead>
<tbody>
<tr>
<td>ECON 2020</td>
<td>3</td>
</tr>
<tr>
<td>Biology</td>
<td>3</td>
</tr>
<tr>
<td>Physical Science</td>
<td>3</td>
</tr>
<tr>
<td>Additional Biology or Physical Science</td>
<td>3</td>
</tr>
<tr>
<td>Humanities Distribution (any foreign language 202G/2020 class)</td>
<td>4</td>
</tr>
<tr>
<td>Fine Arts Distribution</td>
<td>3</td>
</tr>
</tbody>
</table>

Discipline Core Requirements: 72 Credits

<table>
<thead>
<tr>
<th>Course</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACC 2010 Financial Accounting</td>
<td>3</td>
</tr>
<tr>
<td>ACC 2020 Managerial Accounting</td>
<td>3</td>
</tr>
<tr>
<td>My Educator*</td>
<td></td>
</tr>
<tr>
<td>or IM 1000 Business Computer Proficiency (3.0)*</td>
<td>3</td>
</tr>
<tr>
<td>or IM 2600 Spreadsheet Applications (3.0)*</td>
<td>3</td>
</tr>
<tr>
<td>ECON 2010 Microeconomics</td>
<td>3</td>
</tr>
</tbody>
</table>
MATH 1100 Introduction to Calculus (4.0) 3
or MGMT 2240 Business Calculus 3
MKTG 2200 Written Business Communication (Complete with B- grade or higher) 3
MGMT 2340 Business Statistics I 3

Business Core Courses:
FIN 3100 Principles of Finance 3
LEGL 3000 Business Law 3
MKTG 3600 Principles of Marketing 3
MGMT 3000 Organizational Behavior 3
MGMT 3450 Operations Management 3
ENTR 493R Entrepreneurship Lecture Series (1.0)

or MGMT 495R Executive Lecture Series 1

Economics Core Requirements:
ECON 3010 Intermediate Microeconomics 3
ECON 3030 Intermediate Macroeconomics 3
ECON 305G International Economics 3
ECON 3340 Managerial Statistics 3
ECON 3370 Economic Modeling and Quantitative Analysis 3
ECON 3830 History of Economic Thought 3
ECON 4340 Econometrics Applications 3
ECON 4960 Senior Seminar Current Economic Issues 3

Choose 14 credits from any 3000 or 4000 level ACC, ECON, or FIN course not already taken in consultation with appropriate faculty or an advisor.

Elective Requirements: 12 Credits

Complete 12 credits of any foreign language course 1010, 1020, 2010 sequence

Graduation Requirements:
1. Completion of a minimum of 120 semester credits required in the BA degree; at least 40 credit hours must be upper-division courses.
2. Overall grade point average 2.0 or above with a minimum of 2.5 GPA in all Woodbury School of Business courses. No grade lower than a "C-" in core and specialization courses.
3. Residency hours: Minimum of 30 credit hours of business courses through course attendance at UVU, with at least 10 hours earned in the last 45 hours.
4. Completion of GE and specified departmental requirements.
5. Successful completion of at least one Global/Intercultural course.

NOTE: Students will be limited to 9 hours of upper-division credit until advanced standing status is completed.

Footnote
* Students will be required to complete the My Educator with a score of 80 percent or higher or complete the IM 2010 or IM 2600 course with a score of 80 percent or higher.
## Finance and Economics

### Course Catalog 2017-2018

**Fine Arts Distribution** | 3
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**Discipline Core Requirements:** | 74 Credits
**Business Foundation Courses:**
- **ACC 2010** Financial Accounting | 3
- **ACC 2020** Managerial Accounting | 3
- My Educator* or **IM 2010** Business Computer Proficiency (3.0) *
- or **IM 2600** Spreadsheet Applications (3.0) *
- **ECON 2010** Microeconomics | 3
- **MATH 1100** Introduction to Calculus or **MGMT 2240** Business Calculus (3.0) | 3
- **MKTG 2200** Written Business Communication (Complete with B- grade or higher) | 3
- **MGMT 2340** Business Statistics I | 3

**Business Core Courses:**
- **FIN 3100** Principles of Finance | 3
- **LEGL 3000** Business Law | 3
- **MKTG 3600** Principles of Marketing | 3
- **MGMT 3000** Organizational Behavior | 3
- **MGMT 3450** Operations Management | 3
- **ENTR 493R** Entrepreneurship Lecture Series (1.0) or **MGMT 495R** Executive Lecture Series | 1

**Economics Core Requirements:**
- **ECON 3010** Intermediate Microeconomics | 3
- **ECON 3030** Intermediate Macroeconomics | 3
- **ECON 305G** International Economics | 3
- **ECON 3340** Managerial Statistics | 3
- **ECON 3370** Economic Modeling and Quantitative Analysis | 3
- **ECON 3830** History of Economic Thought | 3
- **ECON 4340** Econometrics Applications | 3
- **ECON 4960** Senior Seminar Current Economic Issues | 3

**Economics Elective Requirements:**
Choose 16 credits from any 3000 or 4000 level ACC, ECON, or FIN course not already taken in consultation with an appropriate faculty or an advisor. 16

**Elective Requirements:** | 11 Credits
Complete 11 credits of any courses 1000 or higher | 11

### Graduation Requirements:
1. Completion of a minimum of 120 semester credits required in the BS degree; at least 40 credit hours must be upper-division courses.
2. Overall grade point average 2.0 or above with a minimum of 2.5 GPA in all Woodbury School of Business courses. No grade lower than a "C-" in core and specialization courses.
3. Residency hours: Minimum of 30 credit hours of business courses through course attendance at UVU, with at least 10 hours earned in the last 45 hours.
4. Completion of GE and specified departmental requirements. Students are responsible for completing all prerequisite courses.
5. Successful completion of at least one Global/Intercultural course.

### Economics, B.S.

#### Careers
Preparation for graduate work, banking, financial analysis, market analysis, government analysts, business consulting, and management.

#### Related Careers
- Managers, All Other
- Economists
- Survey Researchers
- Economics Teachers, Postsecondary

### Finance, B.A.

#### Requirements
The Bachelor Degree in Finance at WSB prepares graduates for careers in the financial services industry. Students learn basic financial theory as well as specialized courses in financial management of corporate and business organizations, analysis of investment alternatives, and other more sophisticated finance related activities. Graduates go into banking, brokerages, become financial managers, and perform a variety of other financial services functions. Students with language skills may take an appropriate number of courses to obtain a Bachelor of Arts degree.

**Total Program Credits: 120**

### General Education Requirements:
- **ENGL 1010** Introduction to Writing | 3
- **ENGL 2010** Intermediate Writing--Humanities/Social Sciences | 3
- or **ENGL 2020** Intermediate Writing--Science and Technology (3.0) | 3
- **MATH 1050** College Algebra (4.0) or **MATH 1090** College Algebra for Business | 3
- Complete one of the following: | 3
- **HIST 2700** US History to 1877 (3.0) and **HIST 2710** US History since 1877 (3.0) or **HIST 1700** American Civilization (3.0) or **HIST 1740** US Economic History (3.0) or **POLS 1000** American Heritage (3.0) or **POLS 1100** American National Government (3.0)
- Complete the following:
  - **PHIL 2050** Ethics and Values | 3
  - **HLTH 1100** Personal Health and Wellness (2.0) or **PES 1097** Fitness for Life | 2

### Distribution Courses:

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NOTE: Students will be limited to 9 hours of upper-division credit until advanced standing status is completed.

Footnote
* Students will be required to complete the My Educator with a score of 80 percent or higher or complete the IM 2010 or IM 2600 course with a score of 80 percent or higher.

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Economics, B.S.

#### Careers
Preparation for graduate work, banking, financial analysis, market analysis, government analysts, business consulting, and management.

#### Related Careers
- Managers, All Other
- Economists
- Survey Researchers
- Economics Teachers, Postsecondary

### Finance, B.A.

#### Requirements
The Bachelor Degree in Finance at WSB prepares graduates for careers in the financial services industry. Students learn basic financial theory as well as specialized courses in financial management of corporate and business organizations, analysis of investment alternatives, and other more sophisticated finance related activities. Graduates go into banking, brokerages, become financial managers, and perform a variety of other financial services functions. Students with language skills may take an appropriate number of courses to obtain a Bachelor of Arts degree.

**Total Program Credits: 120**

### General Education Requirements:
- **ENGL 1010** Introduction to Writing | 3
- **ENGL 2010** Intermediate Writing--Humanities/Social Sciences | 3
- or **ENGL 2020** Intermediate Writing--Science and Technology (3.0) | 3
- **MATH 1050** College Algebra (4.0) or **MATH 1090** College Algebra for Business | 3
- Complete one of the following: | 3
- **HIST 2700** US History to 1877 (3.0) and **HIST 2710** US History since 1877 (3.0) or **HIST 1700** American Civilization (3.0) or **HIST 1740** US Economic History (3.0) or **POLS 1000** American Heritage (3.0) or **POLS 1100** American National Government (3.0)
- Complete the following:
  - **PHIL 2050** Ethics and Values | 3
  - **HLTH 1100** Personal Health and Wellness (2.0) or **PES 1097** Fitness for Life | 2

### Distribution Courses:
Finance and Economics

### Course Catalog 2017-2018

**ECON 2020**  Macroeconomics (fulfills Social/Behavioral Science credit)  3

**Biology**  3

**Physical Science**  3

**Additional Biology or Physical Science**  3

**Humanities Distribution (any foreign language 202G/2020 class)**  4

**Fine Arts Distribution**  3

**Discipline Core Requirements:**  72 Credits

**Business Foundation Courses:**

**ACC 2010**  Financial Accounting  3

**ACC 2020**  Managerial Accounting  3

**My Educator**

or  **IM 2010**  Business Computer Proficiency (3.0)*  3

or  **IM 2600**  Spreadsheet Applications (3.0)*  3

**ECON 2010**  Microeconomics  3

**MATH 1100**  Introduction to Calculus  3

or  **MGMT 2240**  Business Calculus (3.0)  3

**MKTG 2200**  Written Business Communication (Complete with a B- Grade or higher)  3

**MGMT 2340**  Business Statistics I  3

**Business Core Courses:**

**FIN 3100**  Principles of Finance  3

**LEGL 3000**  Business Law  3

**MKTG 3600**  Principles of Marketing  3

**MGMT 3000**  Organizational Behavior  3

**MGMT 3450**  Operations Management  3

**ECON 305G**  International Economics  3

or  **MGMT 330G**  Survey of International Business (3.0)  3

or  **MGMT 332G**  Cross-Cultural Communications for International Business (3.0)  3

**ENTR 493R**  Entrepreneurship Lecture Series (1.0)  1

**MGMT 495R**  Executive Lecture Series  1

**Finance Core Requirements:**

**ECON 3010**  Intermediate Microeconomics (3.0)  3

or  **ECON 3020**  Managerial Economics  3

**ECON 3340**  Managerial Statistics  3

**FIN 3150**  Financial Management  3

**FIN 3400**  Investment Management  3

**FIN 4100**  Management of Financial Institutions  3

**MGMT 4860**  Business Strategy Formulation and Implementation  4

**Finance Elective Requirements:**

Choose 16 credits from any 3010 or 4000 level ACC, ECON, or FIN course not already taken in consultation with appropriate faculty or an advisor. Note: FIN courses in the PFP Major will not be authorized for finance major electives except for FIN 3060. (FIN courses excluded 3200, 3210, 3220, 3300, 4200, 4210, 4270, 4290, 4800, and 483R)  16

**Elective Requirements:**  12 Credits

Complete 12 credits of any foreign language course 1010, 1020, 2010 sequence

**Graduation Requirements:**

1. Completion of a minimum of 120 semester credits required in the BA degree; at least 40 credit hours must be upper-division courses.
2. Overall grade point average 2.0 or above with a minimum of 2.5 GPA in all Woodbury School of Business courses. No grade lower than a “C-” in core and specialization courses.
3. Residency hours: Minimum of 30 credit hours of business courses through course attendance at UVU, with at least 10 hours earned in the last 45 hours.
4. Completion of GE and specified departmental requirements. Students are responsible for completing all prerequisite courses.
5. Successful completion of at least one Global/Intercultural course.

NOTE: Students will be limited to 9 hours of upper-division credit until advanced standing status is completed.

**Footnote**

*Students will be required to complete My Educator with a score of 80 percent or higher or complete the IM 2010 or 2600 course with a score of 80 percent or higher.

**Finance, B.A.**

**Careers**

Financial managers, investment sales and analysis, securities brokers, banking, corporate financial management, wealth and asset managers.

**Related Careers**

- Chief Executives
- General and Operations Managers
- Financial Managers
- Budget Analysts
- Credit Analysts
- Financial Analysts
- Personal Financial Advisors
- Loan Officers
- Financial Specialists, All Other
- Business Teachers, Postsecondary

**Finance, B.S.**

**Requirements**

The Bachelor degree in finance at WSB prepares graduates for careers in the financial services industry. Students learn basic financial theory as well as specialized courses in financial management of corporate and business organizations, analysis of investment alternatives, and other more sophisticated finance related activities. Graduates go into banking, brokerages, become financial managers, and perform a variety of other financial services functions. Students with languages skills may take an appropriate number of courses to obtain a Bachelor of Arts degree.

**Total Program Credits: 120**

**General Education Requirements:**  35 Credits

<table>
<thead>
<tr>
<th>Course</th>
<th>Title</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>ENGL 1010</td>
<td>Introduction to Writing</td>
<td>3</td>
</tr>
<tr>
<td>ENGL 2010</td>
<td>Intermediate Writing--Humanities/Social Sciences</td>
<td>3</td>
</tr>
</tbody>
</table>
or ENGL 2020 Intermediate Writing--Science and Technology (3.0)

MATH 1050 College Algebra (4.0)

or

MATH 1055 College Algebra with Preliminaries (5.0)

or

MATH 1090 College Algebra for Business 3

Complete one of the following:

HIST 2700 US History to 1877 (3.0)

and

HIST 2710 US History since 1877 (3.0)

HIST 1700 American Civilization (3.0)

HIST 1740 US Economic History (3.0)

POLS 1000 American Heritage (3.0)

POLS 1100 American National Government (3.0)

Complete the following:

PHIL 2050 Ethics and Values 3

HLTH 1100 Personal Health and Wellness (2.0)

or

PES 1097 Fitness for Life 2

Distribution Courses:

ECON 2020 Macroeconomics (fulfills Social/Behavioral Science credit) 3

Biology 3

Physical Science 3

Additional Biology or Physical Science 3

Humanities Distribution 3

Fine Arts Distribution 3

Discipline Core Requirements: 74 Credits

Business Foundation Courses:

ACC 2010 Financial Accounting 3

ACC 2020 Managerial Accounting 3

My Educator*

or

IM 2010 Business Computer Proficiency (3.0)*

or

IM 2600 Spreadsheet Applications (3.0)*

ECON 2010 Microeconomics 3

MATH 1100 Introduction to Calculus 3

or

MGMT 2240 Business Calculus (3.0)

MKTG 2200 Written Business Communication 3

MGMT 2340 Business Statistics I 3

Business Core Courses:

FIN 3100 Principles of Finance 3

LEGL 3000 Business Law 3

MKTG 3600 Principles of Marketing 3

MGMT 3000 Organizational Behavior 3

MGMT 3450 Operations Management 3

ECON 305G International Economics 3

or

MGMT 332G Cross-Cultural Communications for International Business (3.0)

or

MGMT 330G Survey of International Business (3.0)

MGMT 495R Executive Lecture Series 1

or

ENTR 493R Entrepreneurship Lecture Series (1.0)

Finance Core Requirements:

ECON 3010 Intermediate Microeconomics (3.0)

or

ECON 3020 Managerial Economics 3

ECON 3340 Managerial Statistics 3

FIN 3150 Financial Management 3

FIN 3400 Investment Management 3

FIN 4100 Management of Financial Institutions 3

MGMT 4860 Business Strategy Formulation and Implementation 4

Finance Elective Requirements:

Choose 18 credits from any 3010 or 4000 level ACC, ECON, or FIN course not already taken in consultation with an appropriate faculty or an advisor. Note: FIN courses in the PFP Major will not be authorized for finance major electives except for FIN 3060. (FIN courses excluded 3200, 3210, 3220, 3300, 4200, 4210, 4270, 4290, 4800, and 483R)

Elective Requirements: 11 Credits

Complete 11 credits of any courses 1000 or higher

Graduation Requirements:

1. Completion of a minimum of 120 semester credits required in the BS degree; at least 40 credit hours must be upper-division courses.

2. Overall grade point average 2.0 or above with a minimum of 2.5 GPA in all Woodbury School of Business courses. No grade lower than a "C-" in core and specialization courses.

3. Residency hours: Minimum of 30 credit hours of business courses through course attendance at UVU, with at least 10 hours earned in the last 45 hours.

4. Completion of GE and specified departmental requirements. Students are responsible for completing all prerequisite courses.

5. Successful completion of at least one Global/Intercultural course.

NOTE: Students will be limited to 9 hours of upper-division credit until advanced standing status is completed.

Footnote
* Students will be required to complete the My Educator with a score of 80 percent or higher or complete the IM 2010 or IM 2600 course with a score of 80 percent or higher.

Finance, B.S.

Careers

Financial managers, investment sales and analysis, securities brokers, banking, corporate financial management, wealth and asset managers.

Related Careers

• Chief Executives
• General and Operations Managers
• Financial Managers
• Budget Analysts
• Credit Analysts
• Financial Analysts
• Personal Financial Advisors
• Loan Officers
• Financial Specialists, All Other
Personal Financial Planning, B.S.

Requirements

The WSB Bachelor of Science in Personal Financial Planning (PFP) prepares graduates with the courses necessary to meet educational requirements to sit for the Certified Financial Planning Board of Standards, Inc. accreditation process. It is intended to prepare students to become fee-for-service professional planners with strong ethical standards who work with families and individuals developing specific budget, asset management, and related planning processes.

Total Program Credits: 120

<table>
<thead>
<tr>
<th>General Education Requirements:</th>
<th>35 Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>ENGL 1010 Introduction to Writing</td>
<td>3</td>
</tr>
<tr>
<td>ENGL 2010 Intermediate Writing—Humanities/Social Sciences</td>
<td>3</td>
</tr>
<tr>
<td>or ENGL 2020 Intermediate Writing—Science and Technology (3.0)</td>
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<tr>
<td>MATH 1050 College Algebra (4.0)</td>
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</tr>
<tr>
<td>or MATH 1055 College Algebra with Preliminaries (5.0)</td>
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<tr>
<td>or MATH 1090 College Algebra for Business</td>
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<tr>
<td>Complete one of the following:</td>
<td>3</td>
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<tr>
<td>HIST 2700 US History to 1877 (3.0)</td>
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<tr>
<td>and HIST 2710 US History since 1877 (3.0)</td>
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<td>HIST 1700 American Civilization (3.0)</td>
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<tr>
<td>HIST 1740 US Economic History (3.0)</td>
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<tr>
<td>Complete the following:</td>
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<tr>
<td>PHIL 2050 Ethics and Values</td>
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<tr>
<td>HLTH 1100 Personal Health and Wellness (2.0)</td>
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<tr>
<td>PES 1097 Fitness for Life</td>
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<td>Distribution Courses:</td>
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<tr>
<td>ECON 2020 Macroeconomics (Fulfills Social/Behavioral Science credit)</td>
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<tr>
<td>Biology</td>
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<td>Additional Biology or Physical Science</td>
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<tr>
<td>Humanities Distribution</td>
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<tr>
<td>Fine Arts Distribution</td>
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<tr>
<td>Discipline Core Requirements:</td>
<td>80 Credits</td>
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<td>Business Foundation Courses:</td>
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<tr>
<td>ACC 2010 Financial Accounting</td>
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<tr>
<td>or ACC 2020 Managerial Accounting</td>
<td>3</td>
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<tr>
<td>or My Educator*</td>
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</tr>
<tr>
<td>or IM 2010 Business Computer Proficiency (3.0) *</td>
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<tr>
<td>or IM 2600 Spreadsheet Applications (3.0)*</td>
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<tr>
<td>or ECON 2010 Microeconomics</td>
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<td>MATH 1100 Introduction to Calculus (4.0)</td>
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<tr>
<td>or MGMT 2240 Business Calculus</td>
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<tr>
<td>or MKTG 2200 Written Business Communication (Complete with B- grade or higher)</td>
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<tr>
<td>or MGMT 2340 Business Statistics I</td>
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<td>Business Core Courses:</td>
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<tr>
<td>LEGL 3000 Business Law</td>
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<td>MGMT 2390 Professional Business Presentations</td>
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<td>MGMT 3000 Organizational Behavior</td>
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<td>FIN 3100 Principles of Finance</td>
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<td>FIN 4290 Technological Applications in Personal Financial Planning</td>
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<tr>
<td>or ECON 305G International Economics (3.0)</td>
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<tr>
<td>or MGMT 330G Survey of International Business (3.0)</td>
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<tr>
<td>or MGMT 332G Cross-Cultural Communications for International Business</td>
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<td>MGMT 3450 Operations Management</td>
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<td>MKTG 3600 Principles of Marketing</td>
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<tr>
<td>MGMT 4860 Business Strategy Formulation and Implementation</td>
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<td>Personal Financial Planning Core Requirements:</td>
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<tr>
<td>FIN 3060 Introduction to the PFP Profession</td>
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<td>FIN 3200 Financial Counseling</td>
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<tr>
<td>FIN 3210 Retirement Planning</td>
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<tr>
<td>FIN 3220 Risk Management and Insurance</td>
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<tr>
<td>FIN 3300 Tax Planning for Personal Financial Planners</td>
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<tr>
<td>FIN 3400 Investment Management</td>
<td>3</td>
</tr>
<tr>
<td>FIN 4210 Estate Planning Fundamentals</td>
<td>3</td>
</tr>
<tr>
<td>FIN 4270 Wealth Management Seminar</td>
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<tr>
<td>FIN 4800 Personal Financial Planning Capstone</td>
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<tr>
<td>FIN 481R Personal Financial Planning Internship (2.0) (for a maximum of 3 credits)</td>
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</tr>
<tr>
<td>FIN 483R Colloquium in PFP Professionalism</td>
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<tr>
<td>MKTG 3650 Professional Selling</td>
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<tr>
<td>Elective Requirements:</td>
<td>5 Credits</td>
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<tr>
<td>PFP Program students need to add five (5) hours of elective credits in FIN courses in consultation with Faculty or Advisors to complete appropriate graduation requirements.</td>
<td>5</td>
</tr>
</tbody>
</table>

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Footnote
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Personal Financial Planning, B.S.

Careers

Fee-for-service planners, investment sales and service, financial counselors, wealth and asset managers, human resources benefits managers, and a variety of other financial services specialists.

Related Careers

• Personal Financial Advisors
• Credit Counselors
• Business Teachers, Postsecondary
• Securities, Commodities, and Financial Services Sales Agents