FIN 1060 Personal Finance 3:3:0 Fall, Spring, Summer
Designed as elective credit toward a business degree and for individuals interested in acquiring personal financial planning skills. Covers personal financial management with emphasis on decision making, budgeting, financial institutions, personal and family risk management, credit management, and estate planning. Methods include lectures, guest speakers, films, tapes, computer simulations and research. Completers should be able to prepare complete personal budgets and other family financial planning instruments. Lab access fee of $32 for computers applies. Canvas Course Mats $78/McGraw applies.

FIN 3020 Family Financial Management and Development 3:3:0 On Sufficient Demand
* Prerequisite(s): MAT 1030 or higher and University Advanced Standing
Personal and family financial management and development for non PFP Majors. Focuses on norms, roles, values, and traditions for the management of family resources. Examines the interactions and best practices of individuals and family members in processing financial management issues such as goal definitions, budgeting, debt management, and related functions.

FIN 3060 Introduction to the PFP Profession 3:3:0 Fall, Spring, Summer
* Prerequisite(s): MATH 1050 or MATH 1055 or MATH 1090 and University Advanced Standing
Introduces the processes appropriate for entry into the personal financial planning (PFP) profession. Provides an overview of the skills and knowledge sets required to be a PFP professional including an outline of business models and practice management issues within the industry. Includes a review of basic PFP process such as the time value of money, cash and debt management, personal financial statement analysis, education funding, and related issues.

FIN 3100 Principles of Finance 3:3:0 Fall, Spring, Summer
* Prerequisite(s): Matriculation into the Woodbury School of Business and University Advanced Standing
For bachelor's degree business management majors. Examines financial management in the business environment; time value of money; fundamentals of security valuation; the capital asset pricing model and capital budgeting. Introduces finance terminology and quantitative techniques used in financial analysis. Covers financial ratios and financial statement analysis, cost of capital, working capital policies, dividend policy, and a brief overview of international finance. Lab access fee of $32 for computers applies. Canvas Course Mats $78/Cengage applies.

FIN 3150 Financial Management 3:3:0 Fall, Spring
* Prerequisite(s): FIN 3100 and University Advanced Standing
* Prerequisite(s) or Corequisite(s): FIN 3060
Examines financial aspects of firm decisions; presents theoretical underpinnings for financial management, together with quantitative techniques used to analyze financial questions. Covers financial analysis and planning; valuation methods; determination of required return; effect of capital structure decisions; funding alternatives; and corporate risk management. Requires analysis of a capital budgeting problem, including a written paper, quantitative analysis and presentation. Lab access fee of $32 for computers applies.

FIN 3160 Financial Management for Accounting Majors 3:3:0 On Sufficient Demand
* Prerequisite(s): FIN 3100, MATH 1050, MATH 1055, or MATH 1090, and University Advanced Standing
Prepares accounting majors with the information and skills necessary to prepare for the certified management accounting (CMA) accreditation process. Includes coverage of financial statement analysis, evaluation of profitability, managing financial risk, management of capital issues, and other financial decision making processes.

FIN 3170 Financial Statement Analysis 3:3:0 Fall, Spring
* Prerequisite(s): FIN 3100 and University Advanced Standing
* Prerequisite(s) or Corequisite(s): ECON 3340
Teaches the application of professional financial management processes required to analyze markets, sectors, obtaining experience with optimization, data analysis, and quantitative techniques appropriate to be successful in the profession. Promotes the skills necessary to determine the value of firms assets and the worth of those assets in financial markets.

FIN 3200 Financial Counseling 3:3:0 Fall, Spring
* Prerequisite(s): University Advanced Standing
* Prerequisite(s) or Corequisite(s): FIN 3060
Prepares students to be effective financial counseling practitioners. Trains students to begin their role as effective financial counselors and planners. Develops counselor and client relationships skills as well as communication techniques to help identify and assist clients in an integrated financial planning environment. Provides an overview of the learning process needed to recognize the financial issues and concerns of many individuals and families and how to appropriately recommend solutions to help clients help themselves, while focusing on counselor sincerity and effectiveness in client reality.

FIN 3210 Retirement Planning 3:3:0 Fall, Spring
* Prerequisite(s): FIN 3060, Matriculation into the Woodbury School of Business, University Advanced Standing, and For PFP Majors Only.
Examines the topics of retirement planning and retirement plans from both employer and individual client settings. Uses a case study approach to apply and integrate the material. Emphasizes the evaluation of financial alternatives. Provides learning activities that will facilitate student growth and development in written and oral communication skills.

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FIN 3220
Risk Management and Insurance
3:3:0 Fall, Spring
* Prerequisite(s): FIN 3060, Matriculation into the Woodbury School of Business, University Advanced Standing, and For PFP Majors Only.

Examines risk management and insurance planning for individual clients as well as employers of small corporations. Teaches the development of risk management and insurance plans with economic and behavioral theory. Uses a case study approach to apply and integrate the material. Emphasizes evaluation of financial alternatives. Provides learning activities that facilitate growth and development in written and oral communication skills.

FIN 3300
Tax Planning for Personal Financial Planners
3:3:0 Fall, Spring
* Prerequisite(s): FIN 3060, Matriculation into WSB, University Advanced Standing, and for PFP majors only

Examines the topic of income tax planning and forecasting for individual clients and small business owners. Uses a case study approach to integrate the material and apply it to personal financial planning situations. Emphasizes the evaluation of financial alternatives. Provides learning activities that will facilitate student growth and development in written and oral communication skills. Works with local practitioners to provide an engaged learning experience.

FIN 3400
Investment Management
3:3:0 Fall, Spring, Summer
* Prerequisite(s): FIN 3100 and University Advanced Standing


FIN 4100
Management of Financial Institutions
3:3:0 Spring
* Prerequisite(s): FIN 3100 and University Advanced Standing

Studies the U.S. financial system and its primary institutions and markets. Includes the role of the Federal Reserve System, American and international financial markets. Explores the impact of monetary policy on financial institutions and financial intermediation. Presents the term structure of interest rates, money, capital and mortgage markets, and management of thrift institutions and insurance companies. Lab access fee of $32 for computers applies.

FIN 4160
Portfolio Management
3:3:0 Spring
* Prerequisite(s): FIN 3400 and University Advanced Standing
* Prerequisite(s) or Corequisite(s): ECON 3340

Examines portfolio theory and applied techniques used in selecting appropriate securities and managing the risk and return of a portfolio, with a focus on meeting investment objectives. Considers both stock and bond portfolios, and includes discussion of market efficiency, diversification, measurement of risk and of performance, bond duration and portfolio immunization, advanced bond pricing principles, bond swaps, term structure of interest rates, asset allocation, and portfolio hedging strategies.

FIN 4170
Derivative Securities
3:3:0 Fall
* Prerequisite(s): FIN 3100 and University Advanced Standing
* Prerequisite(s) or Corequisite(s): ECON 3340

Covers characteristics and institutional information about derivative securities, including forward and futures, options and swaps. Examines pricing models for these securities, risk inherent in derivative investments, and the role of derivatives in risk management. May include discussion of real options and other topics dealing with financial engineering.

FIN 4180
International Finance Management
3:3:0 Fall, Spring, Summer
* Prerequisite(s): FIN 3100 and University Advanced Standing

Examines financial aspects of firms operating in an international business environment. Includes currency valuation and forecasting; international flow of funds; foreign and international capital markets; valuation of multinational enterprises; and the effect of decisions about structure of the business and its transactions on firm value; and management of currency, political, and other risks arising from multinational operations. Lab access fee of $32 for computers applies.

FIN 4190
Applied Asset Diversification and Management
3:3:0 Fall, Spring
* Prerequisite(s): FIN 3400 and University Advanced Standing

Teaches a wide variety of investment asset classes including performance measurement, analysis of portfolio investment assets, quantitative analyses of investment portfolios. Discusses complex investment concepts through simplification and modeling of these issues to help clients better understand the benefits of these investment concepts.

FIN 4200
Financial Counseling Practicum
3:3:0 Fall, Spring
* Prerequisite(s): FIN 3060, FIN 3200, Matriculation into WSB, and University Advanced Standing

Examines financial counseling with an engaged and practical focus. Uses actual client data in a supervised environment to integrate the material and core learning objectives, then apply them to financial counseling situations. Emphasizes the evaluation of credit and debt management, housing decisions and budgeting and forecasting. Provides learning activities designed to facilitate student growth and development in written, oral and presentation skills. Works with local practitioners to provide an engaged learning experience.

FIN 4210
Estate Planning Fundamentals
3:3:0 Fall, Spring
* Prerequisite(s): FIN 3060, Matriculation into the Woodbury School of Business, University Advanced Standing, and For PFP Majors Only.

Teaches gift, estate, and generation skipping transfer taxation, including financial and estate planning applications. Applies gift, estate, and generation skipping transfer taxation rules to personal financial planning scenarios. Studies financial regulations and taxation policy. May be delivered hybrid.

FIN 4250
Personal Financial Planning Practicum
3:3:1 On Sufficient Demand
* Prerequisite(s) or Corequisite(s): ECON 3200, FIN 3210, FIN 3220, FIN 4210, FIN 3400, ACC 3400, and University Advanced Standing

Examines practice management in various financial planning firms. Teaches the basics of practice management with an understanding of the core areas of personal financial planning. Uses a case study approach to apply and integrate the material and evaluate financial alternatives. Emphasizes the benefits and drawbacks of various management methods. Provides learning activities that will facilitate student growth and development in written and oral communication skills.

FIN 4270
Wealth Management Seminar
3:3:0 Fall, Spring
* Prerequisite(s): FIN 3060, Matriculation into the Woodbury School of Business, University Advanced Standing, and For PFP Majors Only.

Introduces investment theory, literature and theories which describe the unique process of household investment decision making, and an introduction to quantitative investment analysis and the instruments used to construct an efficient household portfolio. Uses quantitative and theoretical material which will require a basic knowledge of economics and finance, and the ability to work with spreadsheets. Applies practical concepts to prepare students to work as wealth managers in financial planning firms.
FIN 4290
Technological Applications in Personal Financial Planning
3:3:0  Fall, Spring
  * Prerequisite(s): FIN 3060, WSB matriculation, University Advanced Standing, and For PFP Majors Only.

Introduces various financial planning software packages. Includes both goal based and cash flow based financial planning software, client relationship management software, investment research software, portfolio management software, and office support software. Provides access to a variety of premier software companies in the U.S. and Canada. Certification in core software packages is required. Includes training material and standards as outlined by software companies.

FIN 4310
Real Estate Investment and Securities
3:3:0  Fall
  * Prerequisite(s): FIN 3100 and University Advanced Standing

Examines real estate investments and debt and equity capital markets linked to real estate assets. Focuses primarily on real estate investments and valuation of debt and equity securities, including commercial and residential mortgages, real estate investment trusts, and mortgage-backed securities, and some related instruments such as CDOs. Examines the process of securitization and the secondary markets for real estate securities, together with the role of financial institutions in this sector. Provides an overview of real estate investment, measurement of prices, and fundamental determinants of value with particular attention given to the effect of interest rate risk, default risk, and the embedded prepayment options on the value of mortgages and mortgage-backed securities.

FIN 457R
Advanced Topics in Finance
3:3:0  Fall, Spring
  * Prerequisite(s): FIN 3100, Instructor Approval, and University Advanced Standing

Uses case method, examination of current academic and professional literature and/or student research to explore selected finance topics in considerable detail. Emphasizes student analysis, exposition and presentation of information. May be repeated four times for a maximum of 12 credits toward graduation.

FIN 4700
CFP Examination Preparation
3:3:0  Fall, Spring
  * Prerequisite(s): FIN 3060, FIN 3210, FIN 3220, FIN 3300, FIN 3400, FIN 4210, and University Advanced Standing
  * Prerequisite(s) or Corequisite(s): FIN 4800

Prepares personal financial planning students completing his/her bachelor of science degree who are planning to take the Certified Financial Planner accreditation exam. Provides review of the concepts and issues individuals need to be successful. Uses Dalton Education materials.

FIN 4800
Personal Financial Planning Capstone
3:3:0  Fall, Spring
  * Prerequisite(s): FIN 3060, FIN 3210, FIN 3220, FIN 4210, FIN 3400, University Advanced Standing, and For PFP Majors Only.

Develops the concept of a comprehensive plan. Reviews each of the major aspects of financial planning in the context of a comprehensive case. Analyzes the financial planning profession and the various types of financial planning models. Provides an overview of software applications as well as interview skills, data gathering, working with clients, presentation skills, and the creation of a comprehensive financial plan.

FIN 481R
Personal Financial Planning Internship
2 to 8:1 to 40  Fall, Spring, Summer
  * Prerequisite(s): Departmental Approval and University Advanced Standing

Provides supervised, practical, and professional experience for students preparing for careers in Personal Financial Planning. May be repeated for a maximum of 8 credit hours. May be graded Credit/No Credit.

FIN 482R
Internship
2 to 8:3 to 40  Fall, Spring, Summer
  * Prerequisite(s): FIN 483R, Instructor Approval, and University Advanced Standing

For upper-division students in Finance. Provides a transition from school to work where learned theory is applied to actual practice through meaningful on-the-job paid experience commensurate with upper-division classroom instruction. Includes student, employer, and coordinator evaluations, on-site work visits, written assignments, and oral presentations. Completers should obtain experience in establishing and accomplishing individualized work objectives that improve work performance. May be repeated for 6 credits toward graduation. May be graded credit/no credit.

FIN 483R
Colloquium in PFP Professionalism
1:1:0  Fall, Spring
  * Prerequisite(s): University Advanced Standing and For PFP Majors Only.

Prepares PFP Program students for internships and other professional development activities. Features industry professionals who interact with students and discuss opportunities within the industry and their specific professional practices. Covers special topics such as business etiquette, dressing for success, preparing professional resumes, correspondence, etc. May allow students to experience extended personal interaction with visiting professionals by hosting them, providing transportation to/from the airport, escorting them to local points of interest, and more. May be repeated for a maximum of 3 credits toward graduation.

FIN 5130
Financial Statement Analysis and Modeling
3:3:0  Fall, Spring
  * Prerequisite(s): FIN 3100

Explains the relationships among the three primary financial statements including income statement, balance sheet, and cash flow statements. Analyzes companies in three primary sectors and does reviews and valuations of these companies. Describes basic merger, acquisition, and initial public offering valuation concepts.

FIN 5160
International Financial Management
3:3:0  Fall, Spring
  * Prerequisite(s): FIN 3100

Translates financial topics within an international perspective. Teaches international corporate finance transactions and the impact of currency implications on company financial translations. Provides a global context for cultural differences of financial concepts and practices in varied countries. Provides additional financial perspectives about international business transactions within the context of earlier financial courses.

FIN 5170
Investment Analysis and Portfolio Analysis
3:3:0  Fall, Spring
  * Prerequisite(s): FIN 3100

Provides an introduction to the global securities market and its role in capital formation, wealth-creation, economic development, risk mitigation, wealth management, and other finance-related goals.

FIN 5180
CFA Examination Preparation
3:3:0  Fall, Spring, Summer
  * Prerequisite(s): Permission of instructor or department chair

Prepares participants to sit for the Chartered Financial Analysis (CFA) Level 1 section of the exam. Requires students to work through a modular process covering outlined topics required for the exam including ethics, quantitative methods, economics, corporate finance, financial reporting/analysis, security analysis, and portfolio management.

FIN 6130
Financial Statement Analysis and Modeling
3:3:0  Fall, Spring
  * Prerequisite(s): Acceptance in MBA Program

Develops fluency with the three primary financial statements including income statement, balance sheet, and cash flow statement. Projects statements for companies in three primary sectors and does reviews and valuations of these companies. Describes basic merger, acquisition, and initial public offering valuation.
FIN 6150  
Financial Management  
3:3:0  Fall, Spring, Summer  
* Prerequisite(s): Acceptance in the MBA program  
Discusses corporate financial management cases and analyses dealing with problems of working capital management, capital budgeting, cost of capital evaluation, and corporate restructuring.

FIN 6160  
International Financial Management  
3:3:0  Fall, Spring  
* Prerequisite(s): Acceptance in MBA Program  
Translates financial topics into an international perspective. Focuses on international corporate finance transactions and the currency implications of financial statement translations. Provides a global context for cultural differences of financial concepts and practices around the world. Offers a financial perspective treating international business.

FIN 6170  
Investment Analysis and Portfolio Analysis  
3:3:0  Fall, Spring  
Translates financial topics into an international perspective. Focuses on international corporate finance transactions and the currency implications of financial statement translations. Provides a global context for cultural differences of financial concepts and practices around the world. Offers a financial perspective treating international business.