

Finance and Economics

Finance and Economics

The Finance and Economics department is in the [Woodbury School of Business](#). To find the most up-to-date information, including Program Learning Outcomes for degree programs offered by the Finance-Economics department, visit their website.

[Finance and Economics department](#)

DEPARTMENT CHAIR

BI, Rachel *Associate Professor*

FACULTY

BI, Rachel *Associate Professor*

CHAN, Leo *Associate Professor*

CHERRINGTON, Mark *Professional in Residence*

COX, Vaughn *Professional in Residence*

CUMMINGS, Benjamin *Associate Professor*

DEAN, Lukas Ray *Associate Professor*

KERTAMUS, Layne *Professional in Residence*

KIA, Amir *Professor*

LAW, Ryan *Professional In Residence*

OLIVEIRA, Andre *Associate Professor*

RICALDI, Laura *Associate Professor*

SAMAD, Abdus *Professor*

SINGER, Jeffrey *Professional in Residence*

SMITH, Hyrum *Professional in Residence*

SOTOMAYOR, Maritza *Associate Professor*

STRATTON, Scott *Lecturer*

SUN, Xu (Keira) *Assistant Professor*

WASDEN, Cary D. *Professional in Residence*

WELKER, Adam *Assistant Professor*

Degrees & Programs

Financial Planning, Certificate of Proficiency

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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.

Total Program Credits: 21

Matriculation Requirements:			
1. Completion of a bachelor degree.			
Discipline Core Requirements:			21 Credits
	FIN 3060	Introduction to the PFP Profession	3
	FIN 3210	Retirement Planning	3

	FIN 3220	Risk Management and Insurance	3
	FIN 3300	Tax Planning for Personal Financial Planners	3
	FIN 3400	Investment Management	3
	FIN 4210	Estate Planning Fundamentals	3
	FIN 4800	Personal Financial Planning Capstone	3

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

1. Apply ethical and fiduciary standards in a financial planning situation.
2. Evaluate a client's financial situation and develop sound financial planning recommendations.
3. Calculate present and future values, interest rate, payment and number of payments of a client's financial goal.
4. Analyze a client's investments based on a client's unique financial situation.

Related Careers

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

Economics, Minor

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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
	ECON 2010	Principles of Economics I SS	3
	ECON 2020	Principles of Economics II SS	3
	ECON 3020	Managerial Economics	3
	ECON 3830	History of Economic Thought	3
Elective Requirements:			6 Credits
Choose six hours from the following courses:			6
	ECON 3030	Intermediate Macroeconomics (3)	
	ECON 3040	Environmental Economics (3)	
	ECON 3370	Economic Modeling and Data Analytics (3)	
	ECON 3810	Labor Economics (3)	
	ECON 3820	Economic Development (3)	

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ECON 4150	Public Finance (3)	
FIN 4100	Management of Financial Institutions (3)	
FIN 4180	International Finance Management (3)	

Finance, Minor

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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

Discipline Core Requirements:		9 Credits
ECON 2010	Principles of Economics I SS	3
MGMT 2340	Business Statistics I	3
or STAT 2040	Principles of Statistics QL (4)	
FIN 3100	Principles of Finance	3
Elective Requirements:		9 Credits
Choose nine hours from the following courses:		9
MGMT 3345	Business Statistics II (3)	
FIN 3150	Financial Management (3)	
FIN 3400	Investment Management (3)	
FIN 4100	Management of Financial Institutions (3)	
FIN 4160	Portfolio Management (3)	
FIN 4170	Derivative Securities (3)	
FIN 4180	International Finance Management (3)	
FIN 4190	Applied Asset Diversification and Management (3)	
FIN 5130	Financial Statement Analysis and Modeling (3)	

Finance, Minor Careers

1. Students will be effective at corporate financial management.
2. Students will be knowledgeable of the valuation of certain asset classes.
3. Students will be knowledgeable of financial statement analysis and understand how financial statements can be used to evaluate and value a business.

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

Risk Management, Minor

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Requirements

The Minor in Risk Management will help prepare students for possible Chartered Property Casualty Underwriter (CPCU) credentials. It focuses in depth on foundations of risk management and insurance, enterprise risk management, business law for insurance, commercial property risk management and insurance, and commercial liability risk management and insurance. In addition, students will achieve further distinction by complementing their demonstrated expertise in insurance issues with a mastery of general management principles finance, operations, and leadership

Total Program Credits: 21

Discipline Core Requirements:		21 Credits
MGMT 2340	Business Statistics I	3
or STAT 2040	Principles of Statistics QL (3)	
FIN 3100	Principles of Finance	3
FIN 4020	Enterprise Risk Management	3
FIN 4030	Foundations of Risk Management and Insurance	3
FIN 4040	Business Law for Insurance Professionals	3
FIN 4050	Commercial Property Risk Management and Insurance	3
FIN 4060	Commercial Liability Risk Management and Insurance	3

Risk Management, Minor Careers

1. Apply risk management and enterprise risk management principles and practices.
2. Interpret how risk management techniques can be used to address an organization's property loss exposures.
3. Define how to apply relevant principles of United States law to the business of insurance and risk management.
4. Interpret how risk management techniques can be used to address an organization's commercial liability loss exposures.
5. Interpret how risk management techniques can be used to address an organization's commercial exposures.

Related Careers

- Insurance Underwriters
- Actuaries
- Business Teachers, Postsecondary

Finance, B.A.

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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

Matriculation Requirements:		
<ul style="list-style-type: none"> • My Educator or IM 2100 Document Processing Applications or IM 2600 Spreadsheet Application • ACC 2110 Principles of Accounting I • ECON 2010 Principles of Economics I SS • MGMT 2240 Business Calculus • MGMT 2340 Business Statistics I • MKTG 220G Written Business Communication GI WE 		
General Education Requirements:		36 Credits
	ENGL 1010 Introduction to Academic Writing CC	3
or	ENGH 1005 Literacies and Composition Across Contexts CC (5)	
	ENGL 2010 Intermediate Academic Writing CC	3
	MATH 1050 College Algebra QL (4)	
or	MATH 1055 College Algebra with Preliminaries QL (5)	
or	MATH 1090 College Algebra for Business QL (3)	
Complete one of the following:		3
	HIST 2700 US History to 1877 AS (3)	
and	HIST 2710 US History since 1877 AS (3)	
	HIST 1700 American Civilization AS (3)	
	HIST 1740 US Economic History AS (3)	
	POLS 1000 American Heritage SS (3)	
	POLS 1100 American National Government AS (3)	
Complete the following:		
	PHIL 2050 Ethics and Values IH	3
	HLTH 1100 Personal Health and Wellness TE (2)	
or	EXSC 1097 Fitness for Life TE	2
Distribution Courses:		
	ECON 2020 Principles of Economics II SS (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:		70 Credits
Business Foundation Courses:		
	ACC 2110 Principles of Accounting I ³	3
	ACC 2120 Principles of Accounting II	3
	My Educator ¹	
or	IM 2010 Business Computer Proficiency (3) ¹	
or	IM 2600 Spreadsheet Applications (3) ¹	
	ECON 2010 Principles of Economics I SS	3

	MKTG 220G	Written Business Communication GI WE ³	
or	MGMT 2240	Business Calculus	3
	MGMT 2400	Data Analytics for Business	3
	MGMT 2340	Business Statistics I	3
Business Core Courses:			
	FIN 3100	Principles of Finance ³	3
	ACC 2600	Business Law and Ethics	3
	MKTG 3600	Principles of Marketing	3
	MGMT 3000	Organizational Behavior WE	3
	MGMT 3450	Operations Management	3
	ENTR 493R	Entrepreneurship Lecture Series (1)	1
or	MGMT 495R	Executive Lecture Series	
	ECON 305G	International Economics GI	3
or	MGMT 330G	Survey of International Business GI (3)	
or	MGMT 332G	Cross-Cultural Communications for International Business GI (3)	
Finance Core Requirements:			
	ECON 3010	Intermediate Microeconomics (3)	
or	ECON 3020	Managerial Economics	3
	FIN 3150	Financial Management	3
	MGMT 3345	Business Statistics II	3
	FIN 3400	Investment Management	3
	FIN 4100	Management of Financial Institutions	3
	MGMT 4860	Business Strategy Formulation and Implementation	3
Finance Elective Requirements:			
Complete 12 credits from any 3000 or 4000 level ACC, ECON, or FIN course not already taken in consultation with appropriate faculty or an advisor. ²			12
Elective Requirements:			14 Credits
Complete 2 hours of general electives and 12 credits of any foreign language course 1010, 1020, 2010 sequence			14

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.
6. Successful completion of at least two writing enriched courses.

NOTE: Students will be limited to 9 hours of upper-division credit prior to completing matriculation.

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

Finance and Economics

Computer Proficiency or IM 2600 Spreadsheet Applications with grade of B- or higher.

- Note: FIN courses in the PFP Major will not be authorized for finance major electives except for FIN 3060 Introduction to the PFP Profession. (FIN courses excluded: FIN 3200 Financial Counseling, FIN 3220 Risk Management and Insurance, FIN 5300 Tax Planning for Personal Financial Planners, FIN 4200 Financial Counseling Practicum, FIN 5210 Retirement Planning, FIN 5260 Estate Planning Fundamentals, FIN 4270 Wealth Management Seminar, FIN 4290 Technological Applications in Personal Financial Planning, FIN 5800 Personal Financial Planning Capstone, and FIN 483R Colloquium in PFP Professionalism)
- Must be completed with a grade of B- or higher.

Finance, B.A. Careers

- Students will be effective at corporate financial management.
- Students will understand basic portfolio theory, implications of the efficient market hypothesis and behavioral finance.
- Students will be knowledgeable of operation, risk measurement and management, and regulation in financial institutions.
- Students will be knowledgeable of the valuation of certain asset classes
- Students will be knowledgeable of financial statement analysis and understand how financial statements can be used to evaluate and value a business.

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.

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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

Matriculation Requirements:	
<ul style="list-style-type: none"> My Educator or IM 2100 Document Processing Applications or IM 2600 Spreadsheet Applications ACC 2110 Principles of Accounting I ECON 2010 Principles of Economics I SS MGMT 2240 Business Calculus MGMT 2340 Business Statistics I MKTG 220G Written Business Communication GI WE 	
General Education Requirements:	35 Credits

	ENGL 1010	Introduction to Academic Writing CC	3
or	ENGL 1005	Literacies and Composition Across Contexts CC (5)	
	ENGL 2010	Intermediate Academic Writing CC	3
Complete one of the following:			3
	MATH 1050	College Algebra QL (4)	
or	MATH 1055	College Algebra with Preliminaries QL (5)	
or	MATH 1090	College Algebra for Business QL (3)	3
Complete one of the following:			3
	HIST 2700	US History to 1877 AS (3)	
and	HIST 2710	US History since 1877 AS (3)	
	HIST 1700	American Civilization AS (3)	
	HIST 1740	US Economic History AS (3)	
	POLS 1000	American Heritage SS (3)	
	POLS 1100	American National Government AS (3)	
Complete the following:			
	PHIL 2050	Ethics and Values IH	3
	HLTH 1100	Personal Health and Wellness TE (2)	
or	EXSC 1097	Fitness for Life TE	2
Distribution Courses:			
	ECON 2020	Principles of Economics II SS (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:			70 Credits
Business Foundation Courses:			
	ACC 2110	Principles of Accounting I	3
	ACC 2120	Principles of Accounting II	3
Complete one of the following:			3
	My Educator ¹		
or	IM 2010	Business Computer Proficiency (3) ¹	
or	IM 2600	Spreadsheet Applications (3) ¹	
Complete the following:			3
	ECON 2010	Principles of Economics I SS	3
	MGMT 2400	Data Analytics for Business	3
	MGMT 2240	Business Calculus	3
	MGMT 2340	Business Statistics I	3
	MKTG 220G	Written Business Communication GI WE	3
Business Core Courses:			
	FIN 3100	Principles of Finance ³	3
	MKTG 3600	Principles of Marketing	3

	ACC 2600	Business Law and Ethics	3
	MGMT 3000	Organizational Behavior WE	3
	MGMT 3450	Operations Management	3
	MGMT 495R	Executive Lecture Series	1
or	ENTR 493R	Entrepreneurship Lecture Series (1)	
	Complete one of the following:		3
	ECON 305G	International Economics	
or	MGMT 330G	Survey of International Business (3)	
or	MGMT 332G	Cross-Cultural Communications for International Business (3)	
Finance Core Requirements:			
	ECON 3010	Intermediate Microeconomics	3
or	ECON 3020	Managerial Economics (3)	
	FIN 3150	Financial Management	3
	MGMT 3345	Business Statistics II	3
	FIN 3400	Investment Management	3
	FIN 4100	Management of Financial Institutions	3
	MGMT 4860	Business Strategy Formulation and Implementation	3
Finance Elective Requirements:			
	Choose 12 credits from any 3000 or 4000 level ACC, ECON, or FIN course not already taken in consultation with appropriate faculty or an advisor. ²		12
	Elective Requirements:		15 Credits
	Complete 15 credits of any courses 1000 or higher		15

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.
6. Successful completion of at least two Writing Enriched courses.

NOTE: Students will be limited to 9 hours of upper-division credit prior to completing matriculation.

Footnote	
1.	Students will be required to complete the Business Computer Proficiency exam with a score of 80 percent or higher or complete the IM 2010 Business Computer Proficiency or IM 2600 course with a grade of B- or higher.
2.	NOTE: FIN courses in the PFP Major will not be authorized for finance major electives except for FIN 3060 Introduction to the PFP Profession. (FIN courses excluded FIN 3200 Financial Counseling, FIN 3220 Risk Management and Insurance, FIN 5300 Tax Planning for Personal Financial Planners, FIN 4200 Financial Counseling Practicum, FIN 5210 Retirement Planning, FIN 5260 Estate Planning Fundamentals, FIN 4270 Wealth Management Seminar, FIN 4290 Technological Applications in Personal Financial Planning, and FIN 5800 Personal

Financial Planning Capstone, and FIN 483R Colloquium in PFP Professionalism)
3. Must be completed with a grade of B- or higher

Finance, B.S. Careers

1. Students will be effective at corporate financial management.
2. Students will understand basic portfolio theory, implications of the efficient market hypothesis and behavioral finance.
3. Students will be knowledgeable of operation, risk measurement and management, and regulation in financial institutions.
4. Students will be knowledgeable of the valuation of certain asset classes
5. Students will be knowledgeable of financial statement analysis and understand how financial statements can be used to evaluate and value a business.

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

Personal Financial Planning, B.S.

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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

Matriculation Requirements:			
Business Foundation Courses:			
	ACC 2110	Principles of Accounting I	3
Complete one of the following three computer proficiency choices:			
	My Educator ¹		
or	IM 2010	Business Computer Proficiency (3) ¹	
or	IM 2600	Spreadsheet Applications (3) ¹	
Complete the following:			
	ECON 2010	Principles of Economics I SS	3
	MGMT 2240	Business Calculus	3
	MGMT 2340	Business Statistics I	3
	MKTG 220G	Written Business Communication GI WE	3

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General Education Requirements:		35 Credits
	ENGL 1010 Introduction to Academic Writing CC	3
or	ENGL 1005 Literacies and Composition Across Contexts CC (5)	
	ENGL 2010 Intermediate Academic Writing CC	3
	MATH 1050 College Algebra QL (4)	
or	MATH 1055 College Algebra with Preliminaries QL (5)	
or	MATH 1090 College Algebra for Business QL	3
Complete one of the following:		3
	HIST 2700 US History to 1877 AS (3)	
and	HIST 2710 US History since 1877 AS (3)	
	HIST 1700 American Civilization AS (3)	
	HIST 1740 US Economic History AS (3)	
	POLS 1000 American Heritage SS (3)	
	POLS 1100 American National Government AS (3)	
Complete the following:		
	PHIL 2050 Ethics and Values IH	3
	HLTH 1100 Personal Health and Wellness TE (2)	
	EXSC 1097 Fitness for Life TE	2
Distribution Courses:		
	ECON 2010 Principles of Economics I SS	3
	Biology	3
	Physical Science	3
	Additional Biology or Physical Science	3
	Humanities	3
	Fine Arts	3
Discipline Core Requirements:		70 Credits
Business Foundation Courses:		
	ACC 2110 Principles of Accounting I	3
Complete one of the following:		
	My Educator ¹	
or	IM 2010 Business Computer Proficiency (3) ¹	
or	IM 2600 Spreadsheet Applications (3) ¹	
Complete the following:		
	MGMT 2400 Data Analytics for Business	3
	MGMT 2240 Business Calculus	3
	MGMT 2340 Business Statistics I	3
	MKTG 220G Written Business Communication GI WE ²	3
Business Core Courses:		
	MKTG 2390 Professional Business Presentations	3
	MGMT 3000 Organizational Behavior WE	3
	FIN 3100 Principles of Finance	3
	ECON 305G International Economics GI (3)	
or	MGMT 330G Survey of International Business GI (3)	

or	MGMT 332G Cross-Cultural Communications for International Business GI	3
	MGMT 3450 Operations Management	3
	MKTG 3600 Principles of Marketing	3
	MGMT 4860 Business Strategy Formulation and Implementation	3
Personal Financial Planning Core Requirements:		
	FIN 3060 Introduction to the PFP Profession	3
	FIN 3200 Financial Counseling	3
	FIN 3220 Risk Management and Insurance	3
	FIN 3400 Investment Management	3
	FIN 4270 Wealth Management Seminar	3
	FIN 4290 Technological Applications in Personal Financial Planning	3
	FIN 5210 Retirement Planning	3
	FIN 5260 Estate Planning Fundamentals	3
	FIN 5300 Tax Planning for Personal Financial Planners	3
	FIN 5800 Personal Financial Planning Capstone	3
	FIN 481R Personal Financial Planning Internship (2-8) (for a maximum of 3 credits)	3
	FIN 483R Colloquium in PFP Professionalism	1
Elective Requirements:		15 Credits
Choose nine (9) semester credit hours from the following courses:		9
Students are strongly encouraged to select from the following courses:		
	FIN 3170 Financial Statement Analysis (3)	
	FIN 4190 Applied Asset Diversification and Management (3)	
	FIN 4200 Financial Counseling Practicum (3)	
	FIN 4600 AFC Examination Preparation (3)	
	FIN 457R Advanced Topics in Finance (3) (Adv Tops FIN SIE Series 7)	
	FIN 5700 CFP Examination Preparation (3)	
	MGMT 494R Seminar (0.5-3) (Real Financial Advisor)	
	MKTG 3650 Professional Selling (3)	
Additional elective courses:		
	ACC 3010 Intermediate Accounting I (3)	
	ACC 3020 Intermediate Accounting II (3)	
	ACC 3510 Accounting Information Systems (3)	
	ECON 3030 Intermediate Macroeconomics (3)	
	ECON 3060 Money and Banking (3)	
	ECON 3070 Behavioral Economics (3)	
	ECON 305G International Economics GI (3)	
	ECON 3370 Economic Modeling and Data Analytics (3)	
	ECON 3400 Health Economics (3)	
	ECON 4100 Analysis of Financial Institutions and Markets (3)	

ECON 4400	New Venture Financing (3)	
FIN 3410	Introduction to Venture Capital Skills (3)	
FIN 342R	Wolverine Fund (3)	
FIN 4020	Enterprise Risk Management (3)	
FIN 4030	Foundations of Risk Management and Insurance (3)	
FIN 4040	Business Law for Insurance Professionals (3)	
FIN 4050	Commercial Property Risk Management and Insurance (3)	
FIN 4060	Commercial Liability Risk Management and Insurance (3)	
FIN 4160	Portfolio Management (3)	
FIN 4170	Derivative Securities (3)	
FIN 4180	International Finance Management (3)	
FIN 4310	Real Estate Investment and Securities (3)	
FIN 457R	Advanced Topics in Finance (3)	
FIN 5130	Financial Statement Analysis and Modeling (3)	
FIN 5180	CFA Examination Preparation (3)	
FIN 5510	Investment Products (3)	
FIN 5520	Financial Markets (3)	
MGMT 494R	Seminar (0.5-3)	
Other upper division courses as approved by the Department Chair		
Choose six (6) semester credit hours of any course numbered 1000 or higher		6
Students are strongly encouraged to select from the following courses (in addition to any of the above listed elective courses):		
PSY 1010	General Psychology SS (3)	
PSY 2250	Psychology of Interpersonal Relationships (3)	
PSY 4300	Introduction to Counseling and Psychotherapy (3)	
COMM 2110	Interpersonal Communication SS (3)	
PSY 3300	Motivation and Emotion (3)	
PSY 3460	Personality Theory (3)	
SOC 1010	Introduction to Sociology SS (3)	
SOC 3501	Social Psychology (3)	
SOC 375G	Sociology of Aging GI (3)	
SOC 4400	Social Change (3)	
CS 1030	Foundations of Computer Science (3)	
CS 1400	Fundamentals of Programming (3)	
FAMS 1150	Marriage and Relationship Skills SS (3)	
FAMS 1500	Human Development Life Span (3)	
FAMS 240G	Contemporary Family Relations GI (3)	
FAMS 2705	Ethics for Family Interventions WE (3)	

FAMS 3850	Adult Development and Aging (3)	
COMM 1020	Public Speaking HH (3)	
COMM 1050	Introduction to Communication SS (3)	
COMM 1500	Introduction to Mass Communication HH (3)	
COMM 207G	Introduction to Gender and Communication GI (3)	
COMM 2120	Small Group Communication and Decision Making (3)	
COMM 3410	Fundamentals of Mediation and Negotiation (3)	
COMM 3420	Communication and Conflict (3)	

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.
6. Successful completion of at least two Writing Enriched courses.

NOTE: Students will be limited to 9 hours of upper-division credit until matriculation into Woodbury School is completed.

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

Personal Financial Planning, B.S.

Careers

<ol style="list-style-type: none"> 1. Apply ethical and fiduciary standards in a financial planning situation. 2. Evaluate a client's financial situation and develop sound financial planning recommendations. 3. Calculate present and future values, interest rate, payment and number of payments of a client's financial goal. 4. Analyze a client's investments based on a client's unique financial situation. 5. Create a comprehensive written financial plan for a client that is professional and integrates all aspects of their financial situation. 6. Present client recommendations in an interactive and professional oral presentation.

Related Careers

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