

**FIN Financial Management****FIN 101 Financial Institution Operations (3-0) 3 crs.**

Presents an overview of the evolution of the U.S. banking system; the fundamentals of money and banking; operations of banks; the role of governmental regulatory agencies such as the Federal Reserve and the FDIC; consumer and business products and services; and international banking. Provides an examination of the functioning of our economic system emphasizing contemporary and regulatory issues that impact the future of the banking industry.

**FIN 200 Investment Management (3-0) 3 crs.**

Introduces the student to the fundamentals of equity and fixed income investing. Explores other investment management subjects such as mutual funds, international investing and retirement planning as well as tax-advantaged investments. Basic derivatives such as futures and options will also be discussed. (Credit will be given for either FIN 200 or MGT 170, but not both.)

**FIN 215 Financial Statements Interpretation and Analysis (3-0) 3 crs.**

Explores the characteristics of financial statements and financial statements analysis. Emphasis is on the income statement, balance sheet, and sources and uses of funds statement. Effects of reserves, inventory valuations, depreciation, depletion, amortization, subsidiaries and affiliates are studied. Addresses cash flow, reported earnings, taxable earnings and interpretation of the financial data by means of ratio analysis.

**Prerequisite:** ACC 101 with a grade of C or better.

**FIN 225 International Finance (3-0) 3 crs.**

Emphasizes international trade financing. Presents mechanics of importing and exporting, credit and political considerations. Focuses on credit considerations, market product profiles, letters of credit, collection, credit information outside the United States and entry into these markets.