FINANCE MINOR FOR NON-BUSINESS MAJORS

Program Overview
The finance minor is designed to meet the needs of students who have a variety of career goals. For many types of jobs, it is essential that one understands the process of financial decision-making and the environment in which those decisions take place. To provide this understanding, the minor program consists of a well-rounded course of study in principles in macroeconomics, personal financial planning, management, entrepreneurial finance and other related courses.

This program is offered to all non-business students.

Minor Offered
• Minor in Finance

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Program Website: Finance (http://www.rider.edu/finance)
Associated Department/College: College of Business Administration

Related Programs
• Accounting (http://catalog.rider.edu/undergraduate/colleges-schools/business-administration/majors-minors-certificates/accounting)
• Economics (http://catalog.rider.edu/undergraduate/colleges-schools/business-administration/majors-minors-certificates/economics)
• Entrepreneurial studies (http://catalog.rider.edu/undergraduate/colleges-schools/business-administration/majors-minors-certificates/entrepreneurial-studies)

Finance Minor for Non-business Majors
Requirements
(Available to all non-business majors)

<table>
<thead>
<tr>
<th>Code</th>
<th>Title</th>
<th>Credits</th>
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<tbody>
<tr>
<td>ACC 210</td>
<td>Introduction to Accounting</td>
<td>3</td>
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<tr>
<td>ECO 201</td>
<td>Principles of Microeconomics</td>
<td>3</td>
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<tr>
<td>FIN 220</td>
<td>Introduction to Finance</td>
<td>3</td>
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<td>Select three of the following:</td>
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<td>FIN 305</td>
<td>Personal Financial Planning</td>
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<td>FIN 307</td>
<td>Financial Markets &amp; Institut</td>
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<td>FIN 308</td>
<td>International Finance</td>
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<td>FIN 309</td>
<td>Intermediate Corporate Finance</td>
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<td>FIN 312</td>
<td>Investments</td>
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<td>FIN 315</td>
<td>Financial Modeling</td>
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<td>FIN 330</td>
<td>Corporate Cash Management</td>
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Total Credits: 18

Note: Students must achieve a minimum 2.0 GPA in the minor with no course grade below a "C-".

Courses and Descriptions

FIN 200 Managing Your Money 3 Credits
An introduction to the analysis of a wide range of financial decisions which individuals encounter over their careers and lifetime. Topics include financial goals, tax planning, home ownership versus renting, consumer credit, money management and investments, and managing risk with insurance. This course is open to all Rider students, and it counts as a free elective or a business elective. It cannot be used as finance elective.

FIN 220 Introduction to Finance 3 Credits
An introduction to the environment, concepts, and techniques of financial management. Topics include forms of business organization, taxes, analysis of financial performance, financial planning, financial markets and interest rates, time value of money, bond and stock valuation, risk and return, capital budgeting, cost of capital, and international financial management.
Prerequisite(s): ACC 210 and ECO 201.

FIN 305 Personal Financial Planning 3 Credits
This course focuses on practical issues and problems involving personal financial budgeting, use of credit, selection of banking services, insurance needs, real estate, investments, tax planning, and retirement planning. An important objective of the course is to provide the student with the tools that are utilized in making personal financial decisions and how to apply those tools for a variety of financial needs.
Prerequisite(s): FIN 220.

FIN 307 Financial Markets & Institut 3 Credits
This course provides an introduction to the organization and behavior of financial markets and institutions in the economy. The factors determining security prices and interest rates in the money and capital markets are analyzed. An overview of all major financial institutions is presented. In addition, market returns, the regulatory environment, and monetary policy are examined.
Prerequisite(s): FIN 220.

FIN 308 International Finance 3 Credits
Financial management in the international environment. Topics include balance of payments, foreign exchange markets, arbitrage, hedging of currency risk, country risk management, and the evaluation of foreign investment opportunities.
Prerequisite(s): FIN 220.

FIN 309 Intermediate Corporate Finance 3 Credits
This course builds on and extends the concepts of financial management learned in FIN 220. The course examines long-term corporate financing and investment decisions and how those decisions interface with each other. Topics covered include: cost of capital, financial planning and analysis, capital budgeting, capital structure and dividend policy.
Prerequisite(s): FIN 220.
FIN 312 Investments 3 Credits
The fundamentals of investing in stocks, bonds, and other negotiable instruments are covered. Major topics include trading on securities markets, mutual funds, international investing, margin accounts, short sales, determinants of securities prices, and investment risks. Stock options, financial futures, convertible securities, and implications of taxes on investment decisions are also discussed.
Prerequisite(s): FIN 220.

FIN 315 Financial Modeling 3 Credits
Provides instruction in computer use beyond what is available in other finance courses. Topics include more sophisticated applications of computers in financial management, investments, and other areas of finance and business. Students work on cases and projects which require more advanced usage of spreadsheets and other software and databases.
Prerequisite(s): CIS 185 and FIN 220.

FIN 330 Corporate Cash Management 3 Credits
This course is designed for business students seeking an understanding of modern principles and techniques for corporate treasury management. The course material is useful for finance, accounting, and banking professionals or small business owners. Topics include analysis of liquidity and solvency, credit and accounts receivable management, cash collection and disbursement systems, short-term investment and borrowing, management of treasury information and technology, multinational cash management, and other related topics.
Prerequisite(s): FIN 220.

FIN 340 Risk Management 3 Credits
This course examines the risk management process as applied to the firm as a whole. It integrates the management of all risks facing the firm: strategic, financial, hazard, and operational. Techniques for identifying risk, measuring and analyzing it, and selecting an appropriate treatment will be explored.
Prerequisite(s): FIN 220.

FIN 350 Entrepreneurial Finance 3 Credits
This course covers the techniques for acquiring financial resources as a firm advances through successive business stages: seed, start-up, struggling, growing, and stable. In addition, it examines recent trends in credit markets and the latest financial innovations as they impact the process of financing the venture’s growth.
Prerequisite(s): FIN 220.

FIN 360 Fixed Income and Derivatives 3 Credits
This course centers on the quantitative portion of the Chartered Financial Analyst (CFA) level 1 curriculum, which includes materials on fixed-income risk and return, fundamentals of risk analysis, derivative instruments and risk management applications of option strategies. The goal is to help students prepare for the exam, as well as introduce them to a variety topics in finance.
Prerequisite(s): FIN 312.

FIN 370 Financial Analysis and Ethics 3 Credits
This course covers the topics of financial reporting and analysis and related ethical issues. The course would benefit students interested in augmenting their ability to understand, analyze and apply the information in financial statements. It provides essential knowledge for students seeking either the Certified Management Accountant (CMA) or Chartered Financial Analyst (CFA) certifications. Specifically, the course covers the Ethics and Professional Standards of the CFA curriculum, and materials on financial reporting quality and financial statement analysis. Course goals are to help students prepare for the certification exams, as well as introduce all interested students to a variety of topics in financial analysis and ethics.
Prerequisite(s): FIN 312 or POI.

FIN 380 Real Estate 3 Credits
Real estate finance and related subjects in real estate are examined. Topics include measuring cash flows and taxes, valuation methods for real estate investment decisions, location and value in real estate, home ownership, legal matters, and financing methods and techniques.
Prerequisite(s): FIN 220.

FIN 399 The Co-Operative Experience 6 Credits
The co-op program provides students with an opportunity to work full-time in a company and apply what they have learned in their finance and other business classes. It also enhances students’ employment opportunities since many employers use a co-op program as a first step before they hire full-time employees. Eligible students include finance majors with at least junior status, a minimum overall GPA of 3.0, and a minimum GPA of 3.0 in any finance coursework completed prior to the submission of the co-op application. Co-op credits can be applied toward business or free elective requirements but not toward finance elective requirements for majors. Grading is on a pass/fail basis.
Prerequisite(s): FIN 220.

FIN 412 Investment Analysis 3 Credits
Real-world application of the concepts and techniques of investment analysis and portfolio theory introduced in FIN 312. Students interact with and make recommendations to professional portfolio managers. Topics include analysis and forecasts of business conditions, market interest rates, international opportunities, and corporate profits. Emphasis is placed on the valuation of securities, stock selection, investment timing, technical analysis, and management of portfolio risk with options, futures, and other tools.
Prerequisite(s): FIN 312 or permission of instructor.

FIN 469 Special Topics in Finance 3 Credits
This course is occasionally offered, with the topics and prerequisites set by the finance program.

FIN 490 Independent Study: Research and Creative Expression 3 Credits
Topic to be approved in advance by supervising instructor, chairperson, and academic dean. Available for juniors and seniors. No more than 12 credits allowed toward graduation. This course can be used as a business or free elective, but with prior approval it can also be used as finance elective.
FIN 491 Finance Internship 1-3 Credits
The internship offers qualified junior and senior finance majors supervised employment with participating companies. The internship may be taken during the fall or spring semester or during the summer session. Students are evaluated periodically by senior staff members of the participating firms and are required to complete a term paper that will be reviewed by the major's internship director. Internship credits can be applied toward business or free elective requirements but not toward finance elective requirements for majors. Grading is on a pass/fail basis. Prerequisite(s): permission of instructor.