

# FINANCE

## Program Overview

Rider's finance program was designed to meet the various career goals of different students. Many fields require an understanding of both the process of making financial decisions and how those decisions will affect others. Rider's finance major combines a solid analytical foundation with broad coverage on how the financial system operates. Programs of study are structured to benefit students who will enter both finance and non-finance careers.

Rider finance majors have found careers regionally and around the world in business, industry, government service and the non-profit sector. Career paths of our finance graduates include portfolio manager, financial analyst, banker, insurance underwriter, financial planner, corporate financial manager, credit analyst, financial consultant and more.

## Curriculum Overview

Our diversified program allows students to acquire finance and general business knowledge needed to compete in today's job market.

For example, Rider offers a Certificate in Investment Analysis Program (<http://catalog.rider.edu/undergraduate/colleges-schools/business-administration/majors-minors-certificates/investment-analysis>) that prepares students for a variety of careers in investments and corporate finance. The program also provides courses for students who plan to take the Chartered Financial Analysis (CFA) Level 1 Exam.

We also offer concentrations in Financial Management and Financial Services Marketing (p. 2). The Concentration in Financial Management (p. 2) provides preparation for students who wish to take the Certified Management Accounting (CMA) examinations. This certification can be very worthwhile for those who intend to enter careers in Corporate Finance/Accounting. The Concentration in Financial Services Marketing (p. 2) is designed for students interested in the many careers requiring knowledge of finance as well as strong marketing skills.

Non-business majors might find our Minor in Finance (p. 1) to be a worthwhile addition to their program. They can receive their non-business degree and at the same time acquire considerable business knowledge and skills from our Finance minor (<http://catalog.rider.edu/undergraduate/colleges-schools/business-administration/majors-minors-certificates/finance/#minorrequirementstext>).

In short our flexible program allows students to customize their major to fit their individual career interests. They can choose from a variety of concentrations and electives. Courses offerings range from investment analysis and portfolio management to financial modeling and personal financial planning.

## Degrees Offered

- B.S.B.A. in Finance

## Contact

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**Program Website:** Finance (<http://www.rider.edu/academics/colleges-schools/college-business-administration/undergraduate-programs/finance>)

**Associated Department/College:** College of Business Administration (<http://www.rider.edu/academics/colleges-schools/college-business-administration>)

### Related Programs

- Accounting (<http://catalog.rider.edu/undergraduate/colleges-schools/continuing-studies/bachelors-degree-programs/accounting>)
- Economics (<http://catalog.rider.edu/undergraduate/colleges-schools/business-administration/majors-minors-certificates/economics>)
- Entrepreneurial Studies (<http://catalog.rider.edu/undergraduate/colleges-schools/continuing-studies/bachelors-degree-programs/entrepreneurial-studies>)

## Finance Major Requirements

(18 credits)

Code	Title	Credits
<b>Business Core</b>		
See Business Core Requirements ( <a href="http://catalog.rider.edu/undergraduate/colleges-schools/business-administration/core-requirements">http://catalog.rider.edu/undergraduate/colleges-schools/business-administration/core-requirements</a> )		
<b>Major Requirements</b>		
FIN 307	Financial Markets & Institut	3
FIN 309	Intermediate Corporate Finance	3
FIN 312	Investments	3
Three upper level FIN electives (300-400 level), excluding FIN 491 Finance Internship and FIN 399 Finance Co-op.		9
Total Credits		18

For entry into the Finance major, students need at least a "C-" in FIN 220 Introduction to Finance.

Students must achieve a grade of at least "C-" in each of the major courses with a minimum GPA of 2.0 in the major.

## Special Double Major Opportunities

The finance department believes that recognition and credit should be given to the significant amount of finance-related material that is included in the programs for accounting majors. As a result, students who are finance and accounting double majors can reduce the number of required finance courses from six to five. Details are available from the CBA Dean's office or from the chairperson of the finance department.

## Finance Minor Requirements

Available to all non-business majors.

(18 credits)

Code	Title	Credits
ACC 210	Introduction to Accounting	3

ECO 201	Principles of Microeconomics	3
FIN 220	Introduction to Finance	3
Select three of the following:		9
FIN 305	Personal Financial Planning	
FIN 307	Financial Markets & Institut	
FIN 308	International Finance	
FIN 309	Intermediate Corporate Finance	
FIN 312	Investments	
FIN 315	Financial Modeling	
FIN 330	Corporate Cash Management	
FIN 350	Entrepreneurial Finance	
FIN 360	Derivatives	
FIN 370	Financial Analysis and Ethics	
FIN 412	Investment Analysis	
Total Credits		18

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

## Finance Concentrations

Financial Management Concentration (p. )

Financial Services Marketing Concentration for Finance or Marketing majors (p. )

### Financial Management Concentration

(12 credits)

The concentration in Financial Management provides preparation for students who wish to take the Certified Management Accounting (CMA) examinations. The CMA certification can be very worthwhile for those who intend to enter careers in Corporate Finance/Accounting.

To enroll in the concentration, a student must have completed the following prerequisites with a minimum grade of "C".

Code	Title	Credits
<b>Prerequisites</b>		
ACC 210	Introduction to Accounting	3
ACC 220	Managerial Uses of Accounting	3
FIN 220	Introduction to Finance	3
<b>Required Courses</b>		
ACC 320	Accounting Info Systems	3
FIN 309	Intermediate Corporate Finance	3
FIN 370	Financial Analysis and Ethics <sup>1</sup>	3
<b>Elective Course</b>		
Select one of the following:		
ACC 321	Internal Auditing	
FIN 315	Financial Modeling	
FIN 330	Corporate Cash Management	
Total Credits		21

<sup>1</sup> The FIN 370 course requirement can be satisfied by completion of both ACC 310 and ACC 311.

### Financial Services Marketing

(12 credits)

The Financial Services Marketing concentration is designed for students interested in the many careers requiring knowledge of finance as well as strong marketing skills.

The concentration is open to Finance and Marketing majors in the College of Continuing Studies. Students majoring in Finance are required to complete 12 credit hours in marketing coursework; students majoring in Marketing are required to complete 12 credit hours in finance coursework.

Non-business majors may find a minor in Finance to be a worthwhile addition to their program of study. Students can receive a non-business degree and at the same time acquire considerable business knowledge and skills from the Finance minor.

#### Finance Majors

Code	Title	Credits
<b>Required Courses</b>		
MKT 340	Personal Selling	3
MKT 440	Sales Management	3
<b>Elective Courses</b>		
Select two of the following:		
MKT 260	Service Marketing	
MKT 310	Business to Business Marketing	
MKT 320	Consumer Behavior	
MKT 366	Marketing Research	
MKT 490	Independent Research and Study	
MKT 491/FIN 491	Internship-Based Indep Study	
Total Credits		12

#### Marketing Majors

Code	Title	Credits
<b>Required Courses</b>		
FIN 305	Personal Financial Planning	3
FIN 307	Financial Markets & Institut	3
FIN 312	Investments	3
<b>Elective Courses</b>		
Select one of the following:		
FIN 315	Financial Modeling	
FIN 360	Derivatives	
FIN 412	Investment Analysis	
Total Credits		12

Note:

In order to complete the concentration, students must achieve a minimum grade of "C" in each of the courses within the concentration.

**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 or concurrent with 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, multi-national 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 of 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.