

FINANCE AND APPLIED ECONOMICS

Bachelor of Business Administration

To be successful in business, proficiency in financial management is key. All organizations need individuals to decide how company funds will be used now and in the future. It is also likely that your career will provide a defined contribution of retirement funds that you will be responsible for investing. Therefore, finance is important as we manage our budget and retirement funds.

If you are constantly thinking about the outcomes of situations and how one small action can influence another, you're already thinking like an economist. The economics focus of this degree considers national and world economies and allows you to think critically about ways materials, money, and resources are bought, traded, and sold. The ability to effectively analyze and predict market activity, economic growth, and price fluctuations are valuable skills many of the world's largest organizations seek. Students work in business, government, and education careers and apply economic tools to analyze problems for decision-making.

Due to a growing range of financial products, the demand for finance professionals is rising throughout the United States. The employment of financial managers is projected to grow 17 percent through 2031, faster than the average for all occupations. Some 71,300 openings for financial managers are projected each year.

The Bachelor of Business Administration in Finance and Applied Economics (F&AE) degree is designed to meet the needs of businesses within the financial and industrial sectors. The Wright School of Business (WSOB) curriculum provides students with the unique qualitative and quantitative skills required for careers in investments, banking, managerial finance, risk management, real estate, financial management, personal wealth planning, and mergers and acquisitions. Job titles for F&AE majors often include Certified Financial Planner (CFP), Financial Analyst, Loan Officer, Securities Analyst, Stockbroker, Actuary, Attorney, Bank Manager, Data Analyst, Energy Analyst, Healthcare Manager, or Land Property Developer. Students will develop specialized knowledge and analytical techniques for acquiring, allocating, and managing financial resources.

Program Course Requirements

Click here to view Core IMPACTS General Education Curriculum requirements (<http://catalog.daltonstate.edu/programs/coreimpacts/>).

Program Advice (can share with CORE curriculum):

Grades of C or better required.

COMM 1110	Fundamentals of Speech	3
ECON 2105	Principles of Macroeconomics	3
MATH 1101	Intro to Mathematical Modeling	3
or MATH 1111	College Algebra	
or MATH 1113	Precalculus Mathematics	

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NOTE: Core IMPACTS courses can also satisfy requirements in your Program of Study. Please review the requirements for your major to prevent taking extra courses. The USG Core IMPACTS curriculum is designed to ensure that students acquire essential knowledge in foundational academic areas and develop career-ready competencies. There are seven Core IMPACTS areas. Students at all USG institutions must meet the Core IMPACTS requirements in all specified areas.

Field of Study: Major Related*

ACCT 2101	Principles of Accounting I	3
ACCT 2102	Principles of Accounting II	3
BUSA 2106	The Environment of Business	3
BUSA 2201	Fundamentals of Computer Appli	3
BUSA 2850	Business Statistics	3
ECON 2106	Principles of Microeconomics	3

Business Core*

BUSA 3060	Business Law	3
BUSA 3301	Business Communications	3
BUSA 3351	International Business	3
BUSA 3531	Data Cleaning & Visualization	3
BUSA 3701	Prof Development Seminar	1
FINC 3056	Principles of Finance	3
LSCM 3251	Principles of Supply Chain Mng	3
MARK 3010	Principles of Marketing	3
MGIS 3351	Principles Mgmt Info Systems	3
MNGT 3051	Principles of Management	3

Finance and Applied Economics Core*

ACCT 3800	Understanding Financial Statem	3
BUSA 3532	Bus Analytics/Data Mining	3
ECON 3109	Managerial Economics	3
ECON 3112	Money and Banking	3
ECON 4101	Applied Econometrics	3
FINC 3101	Intermediate Corporate Finance	3
FINC 3201	Investments	3
FINC 4112	Real Estate Finance	3
FINC 4301	Risk Management	3

Finance and Applied Economics Electives*

Choose one of the following electives: 3

Regularly Offered Courses

ACCT 3100	Intermediate Accounting I
ACCT 3300	Tax Accounting & Reporting I
FTA 4001	Foundations of Fintech
FTA 4002	Financial Technologies
FTA 4003	Commercial Banking in FinTech
FTA 4005	Intro Financial Data Analytics
FTA 4100	Inform. Security for FinTech
LSCM 3360	Business Negotiations
MARK 3455	Professional Selling
MGIS 3356	Database Management Systems
MNGT 4380	Project Management

Unscheduled Finance Electives

FINC 4700	Independent Study Finance (courses available with faculty sponsor)	
FINC 4800	Special Topics in Finance (may occasionally be offered)	
FINC 4900	Finance Internships (requires preapproval from Internship Coordinator)	
Senior Requirement* +		
MNGT 4701	Strategic Management	3
Total Hours		121

* Grade of C or better required.

+ Senior Requirement must be completed at Dalton State College during graduation term. If student is graduating in summer semester the course should be taken in the spring term.

Economics Courses

ECON 2105. Principles of Macroeconomics. 3-0-3 Units.

Describes and analyzes macroeconomic principles. Topics covered include the scope and method of economics, national income/output analysis, employment/ unemployment, inflation, fiscal policy, monetary policy, and international finance.(F, S)

Prerequisites: MATH 1101 or 1111 with a grade of "C" or better.

ECON 2106. Principles of Microeconomics. 3-0-3 Units.

Describes and analyzes microeconomic principles. Topics covered include demand and supply theory, output and price determination, market structure, income distribution, government regulation of business, labor organizations, and international trade.(F, S)

Prerequisites: MATH 1101 or 1111 with a grade of "C" or better.

ECON 3109. Managerial Economics. 3-0-3 Units.

Economics is frequently described as the science of decision-making under scarcity (at any given time we want more things than we can obtain, given available resources) and this is a good description of the subject of this course. Students will apply economic tools and basic statistics to solve managerial problems faced by entrepreneurs, managers and government regulators. Typical topics include demand analysis and estimation, consumer theory, cost functions, market structures and other microeconomics subject. (S) Co-requisite: FINC 3056.

Prerequisites: ECON 2105, ECON 2106, both with a "C" or better.

ECON 3110. International Trade. 3-0-3 Units.

An introduction to international trade, with a focus on comparative advantage and gains from trade. Covers conventional trade models, trade policy with a focus on tariffs and quotas, measurement of a nation's balance of payments, foreign exchange rate determination, and operation of the international monetary system, and global organizations such as the World Trade Organization (WTO) and trade agreements such as the North American Free Trade Agreement (NAFTA).(M)

Prerequisites: ECON 2105 (concurrent), ECON 2106 with a "C" or better.

ECON 3112. Money and Banking. 3-0-3 Units.

Presents a comprehensive upper-level course in financial institutions, financial markets, bank management, and money and banking. This introduction to the operation of the US financial system describes the US financial institutions, instruments and markets; explains how the financial system interacts with the rest of the economy; and considers how the system changes through time.(F)

Prerequisites: FINC 3056 with a "C" or better.

ECON 4101. Applied Econometrics. 3-0-3 Units.

Standard econometric techniques are applied to various topics in economics. Techniques include models for cross-section data, such as limited dependent variable models, selectivity techniques, count data models, and models for panel data. Students will conduct statistical analyses and model evaluation.(S)

Prerequisites: Statistics (one of the following: BUSA 2050, BUSA 2850, BUSA 3050, MATH 1401, or MATH 2200, all with a "C" or better).

ECON 4700. Independent Study Economics. 0-0-3 Units.

Supervised, in-depth individual research and study of one or more current topics in economics in conjunction with an associated major project. Students will be required to prepare a formal report and presentation of the research topic and project. Only available with coordination with economic faculty.

Prerequisites: ECON 2105, ECON 2106, and FINC 3056, all with a "C" or better.

ECON 4800. Special Topics in Economics. 3-0-3 Units.

Examines current, relevant topics in field of Economics. Each special topics course will cover a new current topic. Co-requisite: FINC 3056

ECON 4900. Economics Internships. 0-0-3 Units.

Provides students with on-site work experience in economics through a coordinated academic internship experience with a pre-approved employer. A portfolio chronicling the work experience, a project relating relevant academic literature to the economic internship experience, and a final presentation encompassing the entire internship experience are required to receive academic credit. By permission of the Internship Coordinator.(F,S)

Prerequisites: FINC 3056 (Grade "B" or Better), plus an additional 3 credit hours of upper division FINC or ECON, and 3 credit hours of any upper division business course, all with a "C" or better.

Finance Courses

FINC 3056. Principles of Finance. 3-0-3 Units.

Introduces students to financial management. Topics include the structure and analysis of financial statements, cash flow, time value of money, investment valuation, capital budgeting, long and short term financial decision making. (F, S) Co-requisite: BUSA 2850.

Prerequisites: ACCT 2102, COMM 1110, ECON 2105, ECON 2106, ENGL 1102, all with a "C" or better.

FINC 3101. Intermediate Corporate Finance. 3-0-3 Units.

The course introduces students to financial management. Topics include the structure and analysis of financial statements, cash flow, financial forecasting, determination of the cost of capital and the profitability of proposed investments in fixed assets, portfolio theory, and risk return tradeoffs that must be considered in using financial leverage.(F)

Prerequisites: BUSA 2850 and FINC 3056, both with a "C" or better.

FINC 3201. Investments. 3-0-3 Units.

Introduces financial assets and markets. Topics include an overview of security types, the role of risk in asset pricing, the capital asset pricing model, the efficient markets hypothesis, portfolio theory, characteristics of mutual funds in retirement accounts, stock options, future contracts, and valuation models for stocks and fixed income securities.(F)

Prerequisites: BUSA 2850 and FINC 3056, both with a "C" or better.

FINC 4112. Real Estate Finance. 3-0-3 Units.

Application of theoretical aspects of financial economics to explain real estate financial institutions and markets. Financial and economic methods are applied to residential and commercial real estate. Special topics include real estate in a portfolio, agency problems, and the influence of the legal environment.(F)

Prerequisites: BUSA 2850 and FINC 3056, both with a "C" or better.

FINC 4301. Risk Management. 3-0-3 Units.

The types, payoff and pricing of derivative securities and contracts and their application in managing financial risks faced by corporations.

Topics include options, forwards, futures and swaps; managing foreign currency risk, interest rate risk, stock price risk, and commodity price risk; and risk management techniques.(S)

Prerequisites: FINC 3201 with a "C" or better.

FINC 4700. Independent Study Finance. 0-0-3 Units.

Supervised, in-depth individual research and study of one or more current topics in finance in conjunction with an associated major project.

Students will be required to prepare a formal report and presentation of the research topic and project. Only available with coordination with Finance faculty.(F, S)

Prerequisites: FINC 3056 with a "C" or better.

FINC 4701. Finance Case Studies. 3-0-3 Units.

Empirical case studies in corporate finance. The modern theories of capital structure, dividend policy, corporate control, investment banking, and capital budgeting, emerging areas of research such as market microstructures, venture capital financing, and comparative international corporate finance.(S)

Prerequisites: ECON 3112, FINC 3101 and FINC 3201, all with a "C" or better.

FINC 4800. Special Topics in Finance. 3-0-3 Units.

Examines current, relevant topics in field of Finance. Each special topics course will cover a new current topic.

Prerequisites: FINC 3056 with a "C" or better.

FINC 4900. Finance Internships. 0-0-3 Units.

Provides students with on-site work experience in finance through a coordinated academic internship experience with a pre-approved employer. A portfolio chronicling the work experience, a project relating relevant academic literature to the finance internship experience, and a final presentation encompassing the entire internship experience are required to receive academic credit. By permission of the Internship Coordinator.(F,S)

Prerequisites: FINC 3056 (Grade "B" or Better), plus an additional 3 credit hours of upper division FINC, and 3 credit hours of any upper division business course, all with a "C" or better.