

FINANCE (B.S.)

The Bachelor of Science (B.S.) in Finance program develops the analytical and behavioral skills necessary for success in dynamic and diverse domestic and global financial environments. The goal of the finance program is to impart knowledge and competence in finance that will prepare students for entry-level and leadership positions in financial management, banking, investments, and real estate. Students have the opportunity to pursue one of three concentrations: Financial Analysis and Management, Financial Services or Real Estate Finance.

- Students in the Financial Analysis and Management concentration are introduced to the theory, concepts, applications, institutional environment, and analytical tools essential for proper decision making. Courses are designed to provide students with an understanding of the relationships between business finance and the economic system in the context of the management decision-making process.
- Students in the Financial Services concentration are introduced to the comprehensive scope of the financial planning profession. Topics covered include: risk management, tax planning, investments, estate planning, and retirement planning. The concentration is designed to provide the educational outcomes required by the Certified Financial Planner TM (CFP) Board.
- Students in the Real Estate Finance concentration are introduced to theory, concepts, market participants, relevant institutions, and analytical tools & techniques required to be successful in real property markets. The curriculum is designed to provide students with an understanding of the challenges and opportunities presented by the world's largest asset class, Real Estate.

Program Progression and Additional Graduation Requirements

Degree-seeking students are classified as pre-majors prior to formal transition into a Lutgert College of Business (LCOB) major. As pre-majors, students may enroll in lower division (1000-2999 level) courses to satisfy general education and common prerequisite requirements; lower level electives; and business common core courses, except GEB 4890 Business Strategy, if course prerequisites are met. Pre-majors may not enroll in upper division (3000-4999 level) courses for the major.

Transition from a LCOB pre-major to a major happens following (a) completion of all common prerequisites with a minimum grade of C or higher in each course; and (b) completion of 50 earned credits with a minimum FGCU GPA of 2.0.

For timely degree completion, FTIC (First Time in College) students are expected to complete the following:

- MAC 1105 College Algebra with minimum grade of B (or relevant accelerated credit or placement exam), ECO 2023 Principles of Microeconomics or ECO 2013 Principles of Macroeconomics with minimum grade of C, one additional common prerequisite, and an overall 2.4 FGCU GPA within one calendar year from admission
- Four common prerequisites by the end of the third semester (excluding summer) from admission
- Seven common prerequisites and an overall 2.7 FGCU GPA by the end of the fourth semester (excluding summer) from admission
- FIN 3403 Business Finance with minimum grade of B by the end of the fifth semester (excluding summer) from admission

- FIN 3504 Principles of Investments with minimum grade of C by the end of the sixth semester (including summer) from admission

For timely degree completion, transfer students are expected to complete the following:

- Seven common prerequisites and an overall 2.7 FGCU GPA by the end of the third semester (excluding summer) from admission
- FIN 3403 Business Finance with minimum grade of B by the end of the fifth semester (excluding summer) from admission
- FIN 3504 Principles of Investments with minimum grade of C by the end of the sixth semester (excluding summer) from admission

Students should refer to the Degree Map for milestone information. Degree maps for each major can be found at <https://www.fgcu.edu/cob/>.

In addition to the program requirements, students must:

- Attempt ACG 2021 Intro. to Financial Acctg. no more than two times.
- Earn a grade of B or higher in FIN 3403 Business Finance, which can be attempted no more than two times.
- Earn a grade of C or higher in the common prerequisites, business common core, required courses in the major, and restricted electives/concentration.
- Complete a minimum of 48 of the 120 credits, at the upper division (3000-4999 level).
- Complete the last 30 credits of business courses at FGCU.
- Complete a minimum of 12 credits among required courses in the major, concentration and restricted electives at FGCU.
- Earn a minimum cumulative GPA of 2.0 for all coursework attempted at FGCU.
- Satisfy the College-Level Skills and foreign language entrance requirements.
- Satisfy the Service-Learning requirement.
- Satisfy the Civic Literacy requirement.
- Complete the standardized business knowledge assessment exam administered during the last semester in GEB 4890 Business Strategy.
- Complete the summer course enrollment requirement.
- Submit an Application for Graduation by the deadline listed in the FGCU Academic Calendar.

Program Requirements

Code	Title	Credits
FGCU General Education Program (https://www.fgcu.edu/academics/undergraduatestudies/generaleducation/)		
To prevent or minimize excess hours, select general education courses that satisfy common prerequisite requirements for your intended major.		
Common Prerequisites		
For this major, common prerequisite courses with an asterisk (*) require prior knowledge and skills demonstrated through degree acceleration programs (e.g., the College Board's Advanced Placement Program [AP], International Baccalaureate Program [IB], College-Level Examination Program [CLEP], Advanced International Certificate of Education Program [AICE]); dual enrollment; placement exam; or college coursework.		
A minimum grade of C is required in each course		

ACG 2021	Intro. to Financial Acctg. (Acceptable Substitute: ACGX021 or ACGX022 or (ACGX001 and ACGX011))	3
ACG 2071	Intro. to Managerial Acctg. (Acceptable Substitute: ACGX071 or ACGX301)	3
CGS 1100	Computer Software & Technology (Acceptable Substitute: CGSX100 or CGSX100C or CGSX570 or CGSX060 or CGSX531 or CGSX000 or ISMX000 or CGSX518)	3
ECO 2013	Principles of Macroeconomics (Acceptable Substitute: ECOX013)	3
ECO 2023	Principles of Microeconomics (Acceptable Substitute: ECOX023)	3
MAC 2233	Elementary Calculus I (Acceptable Substitute: MACX233) ^{*, 1}	3
STA 2023	Statistical Methods (Acceptable Substitute: STAX023 or STAX122 or QMBX100)	3

Business Common Core (27 credits)

BUL 3130	Legal & Ethical Enviro of Bus	3
FIN 3403	Business Finance (Minimum grade of B)	3
GEB 4890	Business Strategy (capstone)	3
ISM 3011	Information Systems	3
MAN 3025	Principles of Management	3
MAR 3023	Introduction to Marketing	3
SCM 3005	Supply Chain Management	3

Select one of the following:

ENC 3250	Professional Writing	3
GEB 3523	Critical Think&Writing for Bus	3

Select one of the following:

GEB 3085	Professional Development	3
SPC 1608	Effective Speaking	3
SPC 2023	Public Speaking	3

Required Courses in the Major (3 credits)

FIN 3504	Principles of Investments	3
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Restricted Electives in the Major (6 credits)

Select 6 credits of approved upper division (3000-4999 level) electives with any of the following prefixes:

ECO, ECP, ECS, FIN, REE, RMI, TAX or AEB 3144

Concentration (18 credits)

Select one of the following concentrations:

Financial Analysis and Management Concentration

FIN 3244	Money & Capital Markets	3
FIN 3414	Financial Management	3
FIN 4514	Security Analysis	3
FIN 4443	Financial Policy/Sr. Seminar	3
REE 4204	Real Estate Finance	3

Select one of the following:

ECO 3410	Econometrics I	3
QMB 3302	Business Analytics	3

Financial Services Concentration

FIN 3144	Personal Financial Planning	3
FIN 4132	Estate Planning	3
FIN 4128	Financial Plan Development	3
RMI 3011	Risk Management & Insurance	3
RMI 4135	Retirement Planning	3
TAX 3721	Tax Planning	3
Real Estate Finance Concentration		
REE 3043	Real Estate Fundamentals	3
REE 3103	Valuation of Real Property	3
REE 3303	Real Estate Inv Decision Mking	3
REE 3433	Real Estate Law	3
REE 4204	Real Estate Finance	3
REE 4931	Real Estate Senior Seminar	3

Sustainability Course Graduation Requirement (3 credits)

Select at least 3 credits in sustainability coursework (SCGR Attribute)

Additional Electives

As needed to reach total credits required for the degree

¹ Prerequisites of MAT 1033 Intermediate Algebra minimum grade of C then MAC 1105 College Algebra minimum grade of B; or relevant accelerated credit; or placement exam

Total Credits Required: 120