FINANCE - B.B.A.

Ambassador Crawford College of Business and Entrepreneurship
www.kent.edu/business/finance

Contact Information
• Program Coordinator: William Billik, Ph.D. | wbillik@kent.edu | 330-672-1201
• Speak with an Advisor
• Chat with an Admissions Counselor

Fully Offered
• Delivery:
  • In person
• Location:
  • Kent Campus

Examples of Possible Careers*

Chief executives
• -10.0% decline
• 287,900 number of jobs
• $185,950 potential earnings

Personal financial advisors
• 4.4% about as fast as the average
• 263,000 number of jobs
• $89,330 potential earnings

Securities, commodities, and financial services sales agents
• 3.7% about as fast as the average
• 464,200 number of jobs
• $64,770 potential earnings

Financial and investment analysts, financial risk specialists, and financial specialists, all other
• 5.5% faster than the average
• 487,800 number of jobs
• $83,660 potential earnings

Loan officers
• 3.2% about as fast as the average
• 316,900 number of jobs
• $63,960 potential earnings

Real estate brokers
• 2.6% slower than the average
• 100,700 number of jobs
• $60,370 potential earnings

Credit analysts
• -4.8% decline
• 74,900 number of jobs
• $74,970 potential earnings

Financial managers
• 15.5% much faster than the average
• 697,900 number of jobs
• $134,180 potential earnings

Financial examiners
• 7.3% faster than the average
• 66,900 number of jobs
• $81,430 potential earnings

Property appraisers and assessors
• 2.9% slower than the average
• 75,100 number of jobs
• $58,650 potential earnings

Real estate sales agents
• 2.3% slower than the average
• 376,500 number of jobs
• $49,040 potential earnings

Additional Careers
• Chief financial officers
• Treasury executives

*Note
Source of occupation titles and labor data is from the U.S. Bureau of Labor Statistics’ Occupational Outlook Handbook. Data comprises projected percent change in employment over the next 10 years; nation-wide employment numbers; and the yearly median wage at which half of the workers in the occupation earned more than that amount and half earned less.

Description
The Bachelor of Business Administration degree in Finance provides students with an academic background appropriate for entry into a financial career, including financial management, investments, banking/financial institutions, risk/insurance and related areas. The courses are designed to provide students with an understanding of the relationship between business finance and the economic system in the context of managerial analysis and decision making.

Finance students may apply early to the M.B.A. degree or to the Master of Arts in Economics degree and double count 9 credit hours of graduate courses toward both degree programs. See the Combined Bachelor’s/Master’s Degree Program policy in the University Catalog for more information. The combined program with the Master of Arts in Economics degree requires a minimum 3.200 overall Kent State GPA.

Accreditation
AACSB, International - The Association to Advance Collegiate Schools of Business
Admission Requirements
The university affirmatively strives to provide educational opportunities and access to students with varied backgrounds, those with special talents and adult students who graduated from high school three or more years ago.

First-Year Students on the Kent Campus: First-year admission policy on the Kent Campus is selective. Admission decisions are based upon cumulative grade point average, strength of high school college preparatory curriculum and grade trends. Students not admissible to the Kent Campus may be administratively referred to one of the seven regional campuses to begin their college coursework. For more information, visit the admissions website for first-year students.

First-Year Students on the Regional Campuses: First-year admission to Kent State’s campuses at Ashtabula, East Liverpool, Geauga, Salem, Stark, Trumbull and Tuscarawas, as well as the Twinsburg Academic Center, is open to anyone with a high school diploma or its equivalent. Check with a regional campus admissions office to determine application requirements, as they may differ among campuses.

International Students: All international students must provide proof of English language proficiency (unless they meet specific exceptions) by earning a minimum 525 TOEFL score (71 on the Internet-based version), minimum 75 MELAB score, minimum 6.0 IELTS score, minimum 48 PTE score or minimum 100 DET score; or by completing the ESL level 112 Intensive Program. For more information, visit the admissions website for international students.

Transfer Students: For more information, visit the admissions website for transfer students.

Former Students: Former Kent State students or graduates who have not attended another college or university since Kent State may complete the reenrollment or reinstatement form on the University Registrar’s website.

Transfer Student: A minimum 2.000 overall GPA is required for admission into the major. Students who have previously attended Kent State must also have a minimum 2.000 GPA in their former Kent State coursework and a minimum C grade in COMM 15000, ENG 21011, FIN 36053 and MATH 11010.

Program Learning Outcomes
Graduates of this program will be able to:

1. Demonstrate a broad fundamental knowledge of the theory and practice of investments, international business finance, business and corporate finance and financial markets and institutions.
2. Demonstrate the critical thinking skills needed to apply financial theory to specific business situations.
3. Demonstrate the skills needed to work effectively as a finance professional in a group or task force environment.
4. Demonstrate the computer skills needed to successfully employ commonly used software packages (specifically, spreadsheet, word processing and presentation software) in the performance of their duties as finance professionals.

Graduates of all Bachelor of Business Administration programs will be able to:

1. Recall strategic frameworks that are used to make business decisions.
2. Perform basic calculations using quantitative tools that are used to support business decisions.
3. Articulate and deliberate their ideas in writing.
4. Articulate and deliberate their ideas orally.
5. Identify ethical dilemmas and stakeholders.
6. Recommend alternatives and consequences and choose a reasoned conclusion from the alternatives given.
7. Identify global factors in making a business decision.
8. Analyze global factors in making a business decision.

University Requirements
All students in a bachelor's degree program at Kent State University must complete the following university requirements for graduation.

NOTE: University requirements may be fulfilled in this program by specific course requirements. Please see Program Requirements for details.

Destination Kent State: First Year Experience
- Course is not required for students with 25 transfer credits, excluding College Credit Plus, or age 21+ at time of admission.

Diversity Domestic/Global (DIVD/DIVG) 2 courses
- Students must successfully complete one domestic and one global course, of which one must be from the Kent Core.

Experiential Learning Requirement (ELR) varies
- Students must successfully complete one course or approved experience.

Kent Core (see table below) 36-37
- Kent Core Composition (KCMP) 6
- Kent Core Mathematics and Critical Reasoning (KMCR) 3
- Kent Core Humanities and Fine Arts (KHUM/KFA) (min one course each) 9
- Kent Core Social Sciences (KSS) (must be from two disciplines) 6
- Kent Core Basic Sciences (KBS/KLAB) (must include one laboratory) 6-7
- Kent Core Additional (KADL) 6

Total Credit Hour Requirement 120

Kent Core Requirements
- Kent Core Composition (KCMP) 6
- Kent Core Mathematics and Critical Reasoning (KMCR) 3
- Kent Core Humanities and Fine Arts (KHUM/KFA) (min one course each) 9
- Kent Core Social Sciences (KSS) (must be from two disciplines) 6
- Kent Core Basic Sciences (KBS/KLAB) (must include one laboratory) 6-7
- Kent Core Additional (KADL) 6

Total Credit Hours: 36-37

Program Requirements

Major Requirements

<table>
<thead>
<tr>
<th>Code</th>
<th>Title</th>
<th>Credit Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIN 26086</td>
<td>PRINCIPLES OF FINANCIAL MODELING (min C grade)</td>
<td>3</td>
</tr>
<tr>
<td>FIN 36051</td>
<td>THE FINANCIAL SYSTEM (min C grade)</td>
<td>3</td>
</tr>
<tr>
<td>FIN 36054</td>
<td>INTERMEDIATE CORPORATE FINANCE (min C grade)</td>
<td>3</td>
</tr>
<tr>
<td>FIN 36059</td>
<td>INTERMEDIATE INVESTMENTS (min C grade)</td>
<td>3</td>
</tr>
<tr>
<td>FIN 36086</td>
<td>ADVANCED FINANCIAL MODELING (min C grade)</td>
<td>3</td>
</tr>
</tbody>
</table>
FIN 46059  APPLIED FINANCIAL MANAGEMENT STRATEGIES (ELN) (WIC) (min C grade)  3
FIN 46064  INTERNATIONAL BUSINESS FINANCE (min C grade)  3

ACCT 33010  COST ACCOUNTING
ACCT 33012  INTERMEDIATE FINANCIAL ACCOUNTING II
FIN 36061  PRINCIPLES OF REAL ESTATE
FIN 36072  LAW OF COMMERCIAL TRANSACTIONS
FIN 36081  PRINCIPLES OF INSURANCE
FIN 46054  FINANCIAL RISK MANAGEMENT
FIN 46055  ADVANCED DERIVATIVE SECURITIES
FIN 46056  ADVANCED FIXED INCOME MANAGEMENT
FIN 46061  REAL ESTATE FINANCE
FIN 46067  ADVANCED PORTFOLIO ANALYSIS
FIN 46068  COMMERCIAL BANK MANAGEMENT
FIN 46070  ADVANCED COMMERCIAL BANK MANAGEMENT
FIN 46089  INTERNATIONAL FINANCE EXPERIENCE (ELR)
FIN 46096  INDIVIDUAL INVESTIGATION IN FINANCE
FIN 46192  INTERNSHIP IN FINANCE (ELR)

**Additional Requirements (courses do not count in major GPA)**

ACCT 23020  INTRODUCTION TO FINANCIAL ACCOUNTING  3
ACCT 23021  INTRODUCTION TO MANAGERIAL ACCOUNTING  3
BUS 10123  EXPLORING BUSINESS 2  3
BUS 30062  ADVANCED PROFESSIONAL DEVELOPMENT  3
CIS 24053  INTRODUCTION TO COMPUTER APPLICATIONS  3
COMM 15000  INTRODUCTION TO HUMAN COMMUNICATION (KADL) (min C grade)  3
ECON 22060  PRINCIPLES OF MICROECONOMICS (KSS)  3
ECON 22061  PRINCIPLES OF MACROECONOMICS (KSS)  3
FIN 26074  LEGAL ENVIRONMENT OF BUSINESS (min C grade)  3
FIN 36053  BUSINESS FINANCE (min C grade)  3
MATH 11010  ALGEBRA FOR CALCULUS (KMCR) (min C grade)  3
MATH 11012  INTUITIVE CALCULUS (KMCR)  3-5
MATH 12002  ANALYTIC GEOMETRY AND CALCULUS I (KMCR)  3
MGMT 24056  BUSINESS ANALYTICS I  3
MGMT 24163  PRINCIPLES OF MANAGEMENT  3
MGMT 34060  OPERATIONS MANAGEMENT  3
MGMT 44285  INTEGRATED BUSINESS POLICY AND STRATEGY  3
MKTG 25010  PRINCIPLES OF MARKETING  3
UC 10097  DESTINATION KENT STATE: FIRST YEAR EXPERIENCE  1
UC 10162  INTRODUCTION TO PROFESSIONAL DEVELOPMENT  1

**Kent Core Composition (min C grade) 4**  6
**Kent Core Humanities and Fine Arts (minimum one course from each) 9**
**Kent Core Social Sciences 3**
**Kent Core Basic Sciences (must include one laboratory) 6-7**
**General Electives (total credit hours depends on earning 120 credits hour, including 39 upper-division credit hours) 5**  13

**Minimum Total Credit Hours:**  120

---

1. Maximum 6 credit hours of accounting (ACCT) courses can be applied toward the electives. Students may not receive major elective credit for more than 3 credit hours from the following four courses: FIN 46089, FIN 46096, FIN 46192 and FIN 46295. Any excess credit hours can be used for general electives, if needed. Students should meet with the chair of the Department of Finance or an academic advisor for a listing of courses that will provide the best possible preparation for the following career tracks: corporate finance, banking, investments (CFA or CFP), real estate or law.

2. A student changing to a program in the college, transferring or incoming students with college credits, may be waived out of BUS 10123 if:
   - 30 or more credit hours have been earned and any two classes (from ACCT 23020, ACCT 23021, FIN 26074, MGMT 24163, MKTG 25010 or CIS 24053) have successfully completed.
   - 60 or more credit hours have been earned and the student has successfully completed one course from (ACCT 23020, ACCT 23021, FIN 26074, MGMT 24163, MKTG 25010 or CIS 24053)
   - At the discretion of the dean’s office, the student has sufficient breadth and depth of knowledge in a business field (as demonstrated by a CLEP exam or Credit by Exam) but does not meet the requirements listed above.

3. Students who have taken MATH 10041 for another program may use it as a substitute for MGMT 24056.

4. Minimum C grade is required in ENG 21011 or HONR 20197.

5. Students may take or use any course at any level as long as the minimum 39-credit hours requirement for upper-division courses is satisfied for graduation with a B.B.A. Exceptions: Maximum 4 credit hours of Physical Activity, Wellness and Sport (PWS) courses. A minor (business or non-business) is encouraged. Any other exceptions must be approved by the assistant dean. FIN 36280 is repeatable for a maximum of 6 credits for students in the major; the credits may only count towards general electives. FIN 46280 is repeatable for a maximum of 6 credit hours for students in the major; credits will automatically count towards general electives when taken both times. Students who want to use the credits earned the second time taken towards the accounting or finance elective major requirement will need to request an override from an academic advisor to have the credits applied to the major requirement.

---

**Progression Requirements**

- Minimum 2.000 overall GPA
- Minimum C grade in COMM 15000, ENG 21011, MATH 11010 (or placement out of MATH 11010), FIN 26086 and FIN 36053 and all required finance (FIN) major courses.

**Graduation Requirements**

<table>
<thead>
<tr>
<th>Minimum Major GPA</th>
<th>Minimum Overall GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.000</td>
<td>2.000</td>
</tr>
</tbody>
</table>

- Minimum C grade in required finance (FIN) major courses.
- Students must complete at least 50 percent of business credit hours (required for the business degree) in-residence on a Kent State University campus.
- Students must complete two measures of outcomes assessment as specified by the college for complete satisfaction of the B.B.A. degree.
Roadmap

This roadmap is a recommended semester-by-semester plan of study for this major. However, courses designated as critical (!) must be completed in the semester listed to ensure a timely graduation.

<table>
<thead>
<tr>
<th>Semester One</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>BUS 10123 EXPLORING BUSINESS</td>
<td>3</td>
</tr>
<tr>
<td>COMM 15000 INTRODUCTION TO HUMAN COMMUNICATION (KADL)</td>
<td>3</td>
</tr>
<tr>
<td>MATH 11010 ALGEBRA FOR CALCULUS (KMCR)</td>
<td>3</td>
</tr>
<tr>
<td>UC 10097 DESTINATION KENT STATE: FIRST YEAR EXPERIENCE</td>
<td>1</td>
</tr>
<tr>
<td>Kent Core Requirement</td>
<td>3</td>
</tr>
<tr>
<td>Kent Core Requirement</td>
<td>3</td>
</tr>
<tr>
<td><strong>Credit Hours</strong></td>
<td><strong>16</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Semester Two</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>CIS 24053 INTRODUCTION TO COMPUTER APPLICATIONS</td>
<td>3</td>
</tr>
<tr>
<td>ECON 22060 PRINCIPLES OF MICROECONOMICS (KSS)</td>
<td>3</td>
</tr>
<tr>
<td>MATH 11012 INTUITIVE CALCULUS (KMCR)</td>
<td>3-5</td>
</tr>
<tr>
<td>or MATH 12002 ANALYTIC GEOMETRY AND CALCULUS I (KMCR)</td>
<td></td>
</tr>
<tr>
<td>UC 10162 INTRODUCTION TO PROFESSIONAL DEVELOPMENT</td>
<td>1</td>
</tr>
<tr>
<td>Kent Core Requirement</td>
<td>3</td>
</tr>
<tr>
<td>Kent Core Requirement</td>
<td>3</td>
</tr>
<tr>
<td><strong>Credit Hours</strong></td>
<td><strong>16</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Semester Three</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>! ACCT 23020 INTRODUCTION TO FINANCIAL ACCOUNTING</td>
<td>3</td>
</tr>
<tr>
<td>! ECON 22061 PRINCIPLES OF MACROECONOMICS (KSS)</td>
<td>3</td>
</tr>
<tr>
<td>FIN 26074 LEGAL ENVIRONMENT OF BUSINESS</td>
<td>3</td>
</tr>
<tr>
<td>MGMT 24163 PRINCIPLES OF MANAGEMENT</td>
<td>3</td>
</tr>
<tr>
<td>Kent Core Requirement</td>
<td>3</td>
</tr>
<tr>
<td><strong>Credit Hours</strong></td>
<td><strong>15</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Semester Four</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACCT 23021 INTRODUCTION TO MANAGERIAL ACCOUNTING</td>
<td>3</td>
</tr>
<tr>
<td>BUS 30062 ADVANCED PROFESSIONAL DEVELOPMENT</td>
<td>3</td>
</tr>
<tr>
<td>FIN 26086 PRINCIPLES OF FINANCIAL MODELING</td>
<td>3</td>
</tr>
<tr>
<td>FIN 36051 THE FINANCIAL SYSTEM</td>
<td>3</td>
</tr>
<tr>
<td>MGMT 24056 BUSINESS ANALYTICS I</td>
<td>3</td>
</tr>
<tr>
<td><strong>Credit Hours</strong></td>
<td><strong>15</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Semester Five</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>! FIN 36053 BUSINESS FINANCE</td>
<td>3</td>
</tr>
<tr>
<td>MKTG 25010 PRINCIPLES OF MARKETING</td>
<td>3</td>
</tr>
<tr>
<td>MGMT 34060 OPERATIONS MANAGEMENT</td>
<td>3</td>
</tr>
<tr>
<td>Kent Core Requirement</td>
<td>3</td>
</tr>
<tr>
<td>Kent Core Requirement</td>
<td>3</td>
</tr>
<tr>
<td><strong>Credit Hours</strong></td>
<td><strong>15</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Semester Six</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>! FIN 36054 INTERMEDIATE CORPORATE FINANCE</td>
<td>3</td>
</tr>
<tr>
<td>FIN 36059 INTERMEDIATE INVESTMENTS</td>
<td>3</td>
</tr>
<tr>
<td>FIN 36086 ADVANCED FINANCIAL MODELING</td>
<td>3</td>
</tr>
<tr>
<td>General Electives</td>
<td>6</td>
</tr>
<tr>
<td><strong>Credit Hours</strong></td>
<td><strong>15</strong></td>
</tr>
</tbody>
</table>

**Semester Seven**
Required: minimum 2.000 overall GPA
FIN 46064 INTERNATIONAL BUSINESS FINANCE | 3 |
Accounting or Finance Elective | 3 |
Kent Core Requirement | 3 |
General Electives | 6 |
**Credit Hours** | **15**

**Semester Eight**
Required: minimum overall 2.000 GPA. Note: completion of the Assurance of Learning Assessment given in MGMT 44285
FIN 46059 APPLIED FINANCIAL MANAGEMENT STRATEGIES (ELR) (WIC) | 3 |
MGMT 44285 INTEGRATED BUSINESS POLICY AND STRATEGY | 3 |
Accounting or Finance Electives | 6 |
General Elective | 1 |
**Credit Hours** | **13**

**Minimum Total Credit Hours:** 120