Finance (FINA)

Courses

**FINA 2103 Personal Financial Management and Planning: 3 semester hours.**
Covers the basics of personal money management and financial planning which is essential for every citizen in life; topics covered include personal financial planning, savings and debt financing, investment in stocks and bonds, auto and home financing, insurance, retirement and estate planning.

**FINA 3013 Fundamentals of Financial Planning: 3 semester hours.**
This course prepares students for the business of financial planning. Issues covered include the financial planning process, client interaction, time value of money applications, personal financial statement construction and analysis, cash flow and debt management, ethical issues and considerations, and education planning.
Prerequisites: FINA 2103.

**FINA 3023 Principles of Insurance: 3 semester hours.**
Applications of fundamental principles of life, property, and casualty insurance, contracts, premiums, legal statutes, risk, and programming.
Prerequisites: ACCT 2123.

**FINA 3103 Principles of Finance: 3 semester hours.**
Fundamental tools and techniques applicable to financial planning of businesses. Covers valuation of securities, risk-return relationship, capital budgeting, management of current assets and liabilities with extension to international areas.
Prerequisites: ACCT 2123.

**FINA 3113 Real Estate Principles: 3 semester hours.**
An introduction to the study of the economic and legal environment in which real property is transferred and used.
Prerequisites: ACCT 2123 and ECON 2113.

**FINA 3223 Real Estate Finance: 3 semester hours.**
The course introduces various aspects of real estate finance; covers all market sectors and funding sources with concentration on residential lending and secondary market for first mortgage loans; satisfies educational licensing requirement as prescribed by the Texas Real Estate License Act.
Prerequisites: FINA 3113.

**FINA 3253 Real Estate Investments: 3 semester hours.**
The course provides an introduction to real estate investments including analysis of real estate investment alternatives; feasibility and site analysis; tax considerations; income and expense analysis; discounted cash flow analysis; and profitability measurement.
Prerequisites: FINA 3113.

**FINA 3333 Investment Analysis: 3 semester hours.**
Survey of the risks and returns of investment media in relationship to the investment objectives of individual and industrial investors. Includes an examination of the capital markets, information flows, and analytical techniques in terms of their impact upon the valuation process.
Prerequisites: FINA 3103.

**FINA 3383 Financial Markets and Institutions: 3 semester hours.**
Domestic financial institutions and markets and their interaction in the flow of funds in the economy and the central bank and other regulatory institutions will be analyzed with an extension to international markets and institutions.
Prerequisites: FINA 3103 and ECON 2123.

**FINA 3393 Finance Internship I: 3 semester hours.**
Supervised full-time training in industry, government or other agencies for junior-level finance majors. Individual conferences, company performance evaluations and written reports required. The duration of the program will be one regular semester or two consecutive summer terms.
Prerequisites: FINA 3383.

**FINA 4113 Retirement Planning and Employee Benefits: 3 semester hours.**
The course provides students with knowledge of the different types of public and private retirement and benefit plans; specifics and operations of these plans are analyzed as well as their regulatory framework; application of these plans is stressed in such areas as needs evaluation and analysis, strategies for different life-cycle circumstances, and medical issues.
Prerequisites: FINA 3013.

**FINA 4123 Estate Planning: 3 semester hours.**
The course focuses on the efficient conservation and transfer of wealth, consistent with the client's goals; presents legal, tax, financial, and non-financial aspects of the process, covering such topics as wills, trusts, probate, advanced directives (living wills), charitable giving, wealth transfers and related taxes.
Prerequisites: ACCT 3333 and FINA 3013.
FINA 4213 Managerial Finance: 3 semester hours.
Issues and problems faced by financial managers with emphasis on financial analysis, capital budgeting, capital structure, dividend policy, and corporate restructuring.
Prerequisites: FINA 3103 (http://catalog.pvamu.edu/search/?P=FINA%203103).

FINA 4303 Money and Banking: 3 semester hours.
Covers a wide spectrum of topics and issues in banking and finance, including the role and nature of money in the economy, bank management, technological innovations and the practice of banking, creation and regulation of the money supply and the institutions involved, monetary policies and the role of the Federal Reserve and Treasury Department.
Prerequisites: ECON 2123 (http://catalog.pvamu.edu/search/?P=ECON%202123).

FINA 4313 Investment Management: 3 semester hours.
Principles of portfolio management, portfolio optimization, asset allocation, asset pricing models, investment strategies, and timing techniques portfolio performance evaluation.
Prerequisites: FINA 3333 (http://catalog.pvamu.edu/search/?P=FINA%203333).

FINA 4343 Financial Statement Analysis: 3 semester hours.
A study of financial statements in a variety of firm valuation contexts. The course provides various tools for evaluating a firm's accounting and financial performance, the concept of earnings quality, and other related issues.
Prerequisites: (ACCT 3213 (http://catalog.pvamu.edu/search/?P=ACCT%203213) and FINA 3103 (http://catalog.pvamu.edu/search/?P=FINA%203103)).

FINA 4353 International Finance: 3 semester hours.
International financial markets and the flow of funds, exchange rates, parity relationships and arbitrage Exchange rate risk and its management, short- and long-term financing, asset and liability management, capital budgeting, and direct foreign investments for multinationals; international banking issues.
Prerequisites: FINA 3103 (http://catalog.pvamu.edu/search/?P=FINA%203103) and ECON 2123 (http://catalog.pvamu.edu/search/?P=ECON%202123).

FINA 4383 Derivative Securities: 3 semester hours.
Valuation of options and financial futures; risk management and hedging applications using options and futures; primary focus on stock options, index options, stock index futures, interest rate futures, foreign exchange futures options.
Prerequisites: FINA 3103 (http://catalog.pvamu.edu/search/?P=FINA%203103).

FINA 4393 Finance Internship II: 3 semester hours.
Supervised full-time training in industry, government, or other agencies for senior-level finance majors. Individual conferences, company performance evaluations and written reports required. The duration of the program will be one regular semester or two consecutive summer terms.

FINA 4453 Special Topics in Finance: 3 semester hours.
Supervised fulltime training in industry, government, or other agencies for senior-level The course would provide a form to bring in special issues/topics of interest in the finance majors. Individual conferences, company performance evaluations and written reports required. The duration of area, such as hedge funds, speculative markets, mergers and acquisitions, and the program management of financial institutions. It will be one regular semester or two consecutive flexible in terms.
Prerequisites: ECON 2113 (http://catalog.pvamu.edu/search/?P=ECON%202113) and ECON 2123 (http://catalog.pvamu.edu/search/?P=ECON%202123) and FINA 3103 (http://catalog.pvamu.edu/search/?P=FINA%203103).

FINA 4993 Independent Study in Finance: 3 semester hours.
Reading, research, and/or field work on selected topics.

FINA 5003 Concepts of Finance: 3 semester hours.
An overview of financial securities and markets, financial statement analysis, cash budgeting, working capital management, time value of money, valuation of securities, and capital budgeting.

FINA 5103 Theory of Financial Management: 3 semester hours.
Risk-return analysis, cost of capital, cash-flow analysis in capital budgeting, capital structure policy, dividend policy, corporate restructuring, and international financial management.
Prerequisites: FINA 5003 (http://catalog.pvamu.edu/search/?P=FINA%205003).

FINA 5313 Investment Analysis and Management: 3 semester hours.
Fundamentals of investment, investment securities and markets, analysis of risk and return, fixed income securities and valuation, common stock and valuation, mutual funds, options and futures, portfolio theory and management.
Prerequisites: FINA 5003 (http://catalog.pvamu.edu/search/?P=FINA%205003).

FINA 5333 International Finance: 3 semester hours.
International financial markets and the flow of funds, in risk management for multinationals, short- and long-term financing for multinationals, multinational capital budgeting, direct foreign investment, country risk analysis, and international banking.
Prerequisites: FINA 5003 (http://catalog.pvamu.edu/search/?P=FINA%205003).
FINA 5383 FIN MRKT & Inst: 3 semester hours.
Analysis of the major financial markets, domestic and international, and their interrelationship through interest rates and prices, as well as flow of funds and price behavior of the market as a whole. Also, the role of financial institutions in the flow of funds and their regulation. Prerequisite(s): FINA 5003 (http://catalog.pvamu.edu/search/?P=FINA%205003), ECON 5003 (http://catalog.pvamu.edu/search/?P=ECON%205003) or equivalents. Prerequisites: FINA 5003 (http://catalog.pvamu.edu/search/?P=FINA%205003) and ECON 5003 (http://catalog.pvamu.edu/search/?P=ECON%205003).