

Financial Services Technologies (FIN & FPC)

Finance Technology (FIN)

The Finance Technology program offers two tracks that lead to finance-related careers in banking, insurance, investments, or corporate finance, or in non-profit organizations.

The General Finance track prepares students to work with individuals, businesses, or non-profit agencies involved in raising, spending, and investing money. Core courses provide the skills required for many career paths in finance.

The Financial Planning track focuses on personal financial management including budgeting, insurance, investments, taxes, retirement and education funding, and estate planning. The Financial Planning track can be taken as a fully online degree program.

For more information, please contact the Business Technologies Division at (513) 569-1620.

To apply for this program at Cincinnati State, visit the Admissions (<http://www.cincinnati.edu/academics/admission>) section of the College website.

Financial Planning Certificate (FPC)

The Financial Planning Certificate prepares graduates to develop comprehensive financial plans for clients by applying knowledge and skills in a variety of personal financial planning areas, including taxes, investments, insurance, education, retirement and estate planning.

All certificate courses are offered through online education.

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Finance Technology (FIN)

Semester 1		Lec	Lab	Credits
ACC 101	Financial Accounting (B)	2	2	3
ENG 101	English Composition 1 (G)	3	0	3
FIN 100	Personal Finance (T)	3	0	3
LAW 101	Business Law (B)	3	0	3
FYE 1XX	First Year Experience Elective (B)	1	0	1
MAT XXX	Mathematics Elective (G)	3	0	3
Semester 2				
ACC 102	Managerial Accounting (T)	2	2	3

BUS 190	Professional Practices (B)	1	0	1
FIN 120	Risk and Insurance (T)	3	0	3
IM 120	Electronic Spreadsheets: Microsoft Excel (B)	2	3	3
ENG 10X	English Composition Elective (G)	3	0	3
XXX XXX	Finance Track Elective 1 (T)	3	0	3
Semester 3				
FIN X9X	Cooperative Education Elective 1: Finance (T)	1	40	2
Semester 4				
ECO 105	Principles of Microeconomics (G)	3	0	3
FIN 150	Business Finance (T)	3	0	3
XXX XXX	Finance Track Elective 2 (T)	3	0	3
XXX XXX	Finance Track Elective 3 (T)	3	0	3
Semester 5				
FIN 200	Investments (T)	3	0	3
FIN X9X	Cooperative Education Elective 2: Finance (T)	1	40	2
Semester 6				
COMM 1XX	Communication Elective (B)	3	0	3
MKT XXX	Marketing Elective (B)	3	0	3
XXX XXX	Arts/ Humanities Elective or Natural/ Physical Science Elective (G)	3	0	3
XXX XXX	Finance Track Elective 4 (T)	3	0	3
Total Credits:		58	87	63

Electives

First Year Experience Elective

FYE 100	College Survival Skills	1
FYE 105	College Success Strategies	2
FYE 110	Community College Experience	3

Mathematics Elective

MAT 105	Quantitative Reasoning	3
MAT 111	Business Mathematics	3
MAT 115	Pre-Statistics	3
MAT 120	Technical Mathematics	3
MAT 121	Technical Algebra and Geometry with Statistics	3
MAT 125	Algebra and Trigonometry	4
MAT 126	Functions and Calculus	4
MAT 131	Statistics 1	3
MAT 132	Statistics 2	3
MAT 151	College Algebra	4
MAT 215	Business Calculus	6
MAT 251	Calculus 1	5
MAT 252	Calculus 2	5

English Composition Elective

ENG 102	English Composition 2: Contemporary Issues	3
ENG 103	English Composition 2: Writing about Literature	3
ENG 104	English Composition 2: Technical Communication	3
ENG 105	English Composition 2: Business Communication	3

Communication Elective

COMM 105	Interpersonal Communication	3
COMM 110	Public Speaking	3

Marketing Elective

MKT 101	Principles of Marketing	3
MKT 110	Sales and Customer Relations	3
MKT 130	Professional Selling	3

Arts/Humanities Elective or Natural/Physical Science Elective (select one course)

Any Transfer Module course from ART, LIT, MUS, PHI, REL, THE, or COMM 130 3

or, any Transfer Module course from BIO, CHE, EVS, PHY, PSC 3

Cooperative Education Electives (4 credit hours required)

FIN 191	Part-Time Cooperative Education 1: Finance	1
FIN 192	Part-Time Cooperative Education 2: Finance	1
FIN 193	Part-Time Cooperative Education 3: Finance	1
FIN 194	Part-Time Cooperative Education 4: Finance	1
FIN 291	Full-Time Cooperative Education 1: Finance	2
FIN 292	Full-Time Cooperative Education 2: Finance	2

Track Electives (Meet with an advisor to choose a track and corresponding electives)

General Finance Track Electives

Must take the following course:

ECO 110	Principles of Macroeconomics (T)	3
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Select 3 additional track elective courses:

ACC 115	Accounting Software Applications: Sage (Peachtree)	2
ACC 140	Fund Accounting for Non-profit Organizations	3

ACC 180	Federal Taxation: Business	3
MGT 101	Principles of Management	3
MGT 105	Human Resource Management	3
MGT 130	Project Management	3
MGT 290	Business Management Capstone	3
RE 100	Real Estate Principles and Practices	3
RE 105	Real Estate Law	3
RE 110	Real Estate Appraisal and Finance	3

Financial Planning Track Electives

Take 4 required track courses:

ACC 175	Federal Taxation: Individuals	3
LAW 130	Estate Planning, Family and Probate Law	3
FIN 175	Retirement and Employee Benefit Planning	3
FIN 290	Financial Planning Capstone	3

The letters G, B, and T (displayed after course titles or elective descriptions) identify types of courses required by the Ohio Department of Higher Education as part of an associate's degree curriculum.

G = General Education course in this curriculum

B = Basic Skills course in this curriculum

T = Technical course in this curriculum

Financial Planning Certificate (FPC)

Semester 1		Lec	Lab	Credits
FIN 100	Personal Finance	3	0	3
ACC 175	Federal Taxation: Individuals	3	0	3
FIN 120	Risk and Insurance	3	0	3
LAW 101	Business Law	3	0	3
Semester 2				
FIN 175	Retirement and Employee Benefit Planning	3	0	3
LAW 130	Estate Planning, Family and Probate Law	3	0	3
FIN 200	Investments	3	0	3
Semester 3				
FIN 290	Financial Planning Capstone	3	0	3
Total Credits:		24	0	24

Finance Technology (FIN)

- Prepare a comprehensive personal financial plan for an individual.
- Apply time value of money concepts to decision-making in both personal and corporate financial planning.
- Demonstrate knowledge of corporate financial decision-making to include financial statement analysis, cash management, capital investment, securities valuation, and international finance decisions.
- Develop an appropriate portfolio of securities for an individual considering risk tolerance and time horizon.
- Create a risk assessment for an individual or small business using principles of risk and insurance.
- Describe the framework of the US and global financial system and the role of individual financial institutions in this framework.

- Demonstrate employability skills in a financial environment.

Faculty

Program Chair

Margaret Clark, MBA, CFP
margaret.clark@cincinnatiastate.edu

Co-op Coordinator

Maya Franklin, MS
maya.franklin@cincinnatiastate.edu

Courses

FIN 100 Personal Finance

3 Credits. 3 Lecture Hours. 0 Lab Hour.

A course on coordinated and realistic personal financial planning. Topics include: budgeting and tax planning, managing liquidity, personal loans, purchasing cars and homes, insurance and investing principles, and retirement and estate planning.

Prerequisites: None

FIN 120 Risk and Insurance

3 Credits. 3 Lecture Hours. 0 Lab Hour.

A course on principles of risk management and insurance for enterprises and individuals. Topics include: fundamentals of life, health, property, and liability insurance; and enterprise risk management for businesses.

Prerequisites: None

FIN 150 Business Finance

3 Credits. 3 Lecture Hours. 0 Lab Hour.

A course on principles of financing business firms. Topics include: financial statement analysis, time value of money, management of cash flow, risk and return, and short and long-term sources of financing.

Prerequisites: ACC 101

FIN 175 Retirement and Employee Benefit Planning

3 Credits. 3 Lecture Hours. 0 Lab Hour.

A course on developing retirement plans and employee benefit plans. Topics include: legislation that affects plan design; tax advantages and disadvantages of various retirement plans; and Social Security, Medicare, and employer-sponsored health and welfare plans.

Prerequisites: FIN 100

FIN 191 Part-Time Cooperative Education 1: Finance

1 Credit. 1 Lecture Hour. 20 Lab Hours.

Students seeking an associate's degree participate in their first part-time field learning experience related to their degree. Students are expected to register for academic courses during the same semester. Students must follow cooperative education policies and procedures to earn credit. Grades issued are Satisfactory or Unsatisfactory.

Prerequisites: BUS 190 (minimum grade C)

FIN 192 Part-Time Cooperative Education 2: Finance

1 Credit. 1 Lecture Hour. 20 Lab Hours.

Students seeking an associate's degree participate in their second part-time field learning experience related to their degree. Students are expected to register for academic courses during the same semester. Students must follow cooperative education policies and procedures to earn credit. Grades issued are Satisfactory or Unsatisfactory.

Prerequisites: FIN 191

FIN 193 Part-Time Cooperative Education 3: Finance

1 Credit. 1 Lecture Hour. 20 Lab Hours.

Students seeking an associate's degree participate in their third part-time field learning experience related to their degree. Students are expected to register for academic courses during the same semester. Students must follow cooperative education policies and procedures to earn credit. Grades issued are Satisfactory or Unsatisfactory.

Prerequisites: FIN 192

FIN 194 Part-Time Cooperative Education 4: Finance

1 Credit. 1 Lecture Hour. 20 Lab Hours.

Students seeking an associate's degree participate in their fourth part-time field learning experience related to their degree. Students are expected to register for academic courses during the same semester. Students must follow cooperative education policies and procedures to earn credit. Grades issued are Satisfactory or Unsatisfactory.

Prerequisites: FIN 193

FIN 195 Part-Time Cooperative Education 5: Finance

1 Credit. 1 Lecture Hour. 20 Lab Hours.

Students seeking an associate's degree participate in their fifth part-time field learning experience related to their degree. Students are expected to register for academic courses during the same semester. Students must follow cooperative education policies and procedures to earn credit. Grades issued are Satisfactory or Unsatisfactory.

Prerequisites: FIN 194

FIN 196 Part-Time Cooperative Education 6: Finance

1 Credit. 1 Lecture Hour. 20 Lab Hours.

Students seeking an associate's degree participate in their sixth part-time field learning experience related to their degree. Students are expected to register for academic courses during the same semester. Students must follow cooperative education policies and procedures to earn credit. Grades issued are Satisfactory or Unsatisfactory.

Prerequisites: FIN 195

FIN 198 First Year Special Topics in Finance

1-9 Credits. 0 Lecture Hour. 0 Lab Hour.

A course on selected topics related to Finance, which gives students opportunities to study information not currently covered in other courses. Grades issued are A, B, C, D, or F.

Prerequisites: Vary by section

FIN 199 First Year Independent Project in Finance

1-9 Credits. 0 Lecture Hour. 0 Lab Hour.

A project related to Finance that is completed by one or more students to meet specific educational goals. Projects must have prior approval and supervision by Finance faculty. Grades issued are Satisfactory or Unsatisfactory.

Prerequisites: Vary by section

FIN 200 Investments

3 Credits. 3 Lecture Hours. 0 Lab Hour.

A course on securities and the markets in which they are traded, and sources of financial information. Topics include: features and characteristics of financial instruments such as money market instruments, stocks, bonds, international securities, options, and futures contracts. This course is only offered online.

Prerequisites: FIN 100

FIN 290 Financial Planning Capstone

3 Credits. 3 Lecture Hours. 0 Lab Hour.

Students apply knowledge and skills gained through the Financial Services degree or Financial Planning Certificate by analyzing case studies and creating a comprehensive financial plan.

Prerequisites: FIN 120, FIN 175, ACC 175, FIN 200

FIN 291 Full-Time Cooperative Education 1: Finance

2 Credits. 1 Lecture Hour. 40 Lab Hours.

Students seeking an associate's degree participate in their first full-time field learning experience related to their degree. Students must follow cooperative education policies and procedures to earn credit. Grades issued are Satisfactory or Unsatisfactory.

Prerequisites: BUS 190 (minimum grade C)

FIN 292 Full-Time Cooperative Education 2: Finance

2 Credits. 1 Lecture Hour. 40 Lab Hours.

Students seeking an associate's degree participate in their second full-time field learning experience related to their degree. Students must follow cooperative education policies and procedures to earn credit. Grades issued are Satisfactory or Unsatisfactory.

Prerequisites: FIN 291

FIN 293 Full-Time Cooperative Education 3: Finance

2 Credits. 1 Lecture Hour. 40 Lab Hours.

Students seeking an associate's degree participate in their third full-time field learning experience related to their degree. Students must follow cooperative education policies and procedures to earn credit. Grades issued are Satisfactory or Unsatisfactory.

Prerequisites: FIN 292

FIN 298 Second Year Special Topics in Finance

1-9 Credits. 0 Lecture Hour. 0 Lab Hour.

A course on selected topics related to Finance, which gives students opportunities to study information not currently covered in other courses. Grades issued are A, B, C, D, or F.

Prerequisites: Vary by section

FIN 299 Second Year Independent Project in Finance

1-9 Credits. 0 Lecture Hour. 0 Lab Hour.

A project related to Finance that is completed by one or more students to meet specific educational goals. Projects must have prior approval and supervision by Finance faculty. Grades issued are Satisfactory or Unsatisfactory.

Prerequisites: Vary by section