Finance Technologies (FIN & BFSC)

Finance Technology (FIN)
The Finance Technology associate's degree program provides students with knowledge and skills needed to succeed in entry-level and management training positions in financial institutions such as banks, insurance companies, investment firms, and corporate finance departments, as well as financial departments of non-profit organizations.

The field is broad and many opportunities are available to associate's degree program graduates with knowledge of financial matters. In addition, the Finance Technology program has established articulation agreements with universities for students who wish to pursue a bachelor's degree.

The Finance Technology program can be completed through online learning.

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

To apply for this program at Cincinnati State, visit the Admissions section of the College website.

Banking and Financial Services Certificate (BFSC)
The Banking and Financial Services Certificate prepares students for entry-level employment with commercial and community banks and other financial services organizations such as insurance companies and investment firms.

The certificate courses focus on understanding key financial concepts that are critical to serving financial institutions' clients, along with building skills in customer relations and interpersonal communication.

All courses in the certificate program also apply to the Finance Technology associate's degree program.

All certificate courses can be completed through online education.

The certificate program does not include cooperative education.

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

To apply for this program at Cincinnati State, visit the Admissions section of the College website.

Finance Technology (FIN)

<table>
<thead>
<tr>
<th>Semester 1</th>
<th>Lec</th>
<th>Lab</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACC 101 Financial Accounting (B)</td>
<td>2</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>ENG 101 English Composition 1 (G)</td>
<td>3</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>FIN 100 Personal Finance (T)</td>
<td>3</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>LAW 101 Business Law (B)</td>
<td>3</td>
<td>0</td>
<td>3</td>
</tr>
</tbody>
</table>

FYE 1XX First Year Experience Elective (B)
MAT XXX Mathematics Elective (G)

Semester 2

| ACC 101 | 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 |
| FIN 130 | Principles of Banking | 3 | 0 | 3 |

Semester 3

| FIN 19X | Cooperative Education Elective 1: Finance (T) | 1 | 40 | 2 |

Semester 4

| ECO 110 | Principles of Macroeconomics | 3 | 0 | 3 |
| FIN 150 | Business Finance (T) | 3 | 0 | 3 |
| XXX XXX | Technical Elective 1 | 3 | 0 | 3 |
| XXX XXX | Technical Elective 2 | 3 | 0 | 3 |

Semester 5

| FIN 200 | Investments (T) | 3 | 0 | 3 |
| FIN 19X | 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 |
### Finance Technologies (FIN & BFSC)

<table>
<thead>
<tr>
<th>Technical Elective</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>3</td>
<td></td>
</tr>
</tbody>
</table>

**Total Credits:** 58

### Electives

**First Year Experience Elective**
- **FYE 100** College Survival Skills
- **FYE 105** College Success Strategies
- **FYE 110** Community College Experience

**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 105** Marketing and Customer Relations 3
- **MKT 130** Professional Selling 3

**Arts/Humanities Elective or Natural/Physical Science Elective**

- 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

**Technical Electives (Total of 9 credits are required. Meet with your academic advisor to choose your electives)**
- **ACC 115** Accounting Software Applications: Sage (Peachtree) 2

**Banking and Financial Service Certificate (BFSC)**

### First Year

**Semester 1**

<table>
<thead>
<tr>
<th>Course</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIN 100</td>
<td>Personal Finance 3 0 3</td>
</tr>
<tr>
<td>ENG 101</td>
<td>English Composition 1 3 0 3</td>
</tr>
<tr>
<td>COMM 105</td>
<td>Interpersonal Communication 3 3 3</td>
</tr>
<tr>
<td>IM XXX</td>
<td>2 3 3</td>
</tr>
<tr>
<td>Computer Skills Elective 2 2 3</td>
<td></td>
</tr>
<tr>
<td>MAT XXX</td>
<td>Mathematics Elective 2 2 3</td>
</tr>
</tbody>
</table>

**Semester 2**

<table>
<thead>
<tr>
<th>Course</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACC 101</td>
<td>Financial Accounting 3 0 3</td>
</tr>
<tr>
<td>ECO 110</td>
<td>Principles of Macroeconomics 3 0 3</td>
</tr>
<tr>
<td>FIN 130</td>
<td>Principles of Banking 3 0 3</td>
</tr>
<tr>
<td>FIN XXX</td>
<td>3 0 3</td>
</tr>
</tbody>
</table>

**Total Credits:** 28 5 30

### Electives

**Students must consult with an Academic Advisor when choosing electives**

**Computer Skills Elective**
- **IM 111** Computer Applications 1 3
- **IM 120** Electronic Spreadsheets: Microsoft Excel 3
Mathematics Elective
MAT 111  Business Mathematics  3
MAT 131  Statistics 1  3

Finance Elective
FIN 120  Risk and Insurance  3
FIN 200  Investments  3

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 (Meg) Clark, MBA, CFP
margaret.clark@cincinnatistate.edu

Co-op Coordinator
Maya Franklin, MS
maya.franklin@cincinnatistate.edu

Advisor
Lisa Violand, MEd
lisa.violand@cincinnatistate.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 130 Principles of Banking
3 Credits. 3 Lecture Hours. 0 Lab Hour.
A course on fundamental principles and practices of banking and credit in the United States. Topics include: financial services operations including human resources, marketing, and ethics; money and interest; negotiable instruments; mortgages; commercial lending; security; and the role of banking in today’s economy. 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