

# Finance (FIN & BFSC)

## Finance (FIN)

The Finance 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 program has established articulation agreements with universities for students who wish to pursue a bachelor's degree. Students also are encouraged to seek industry certifications to enhance their career growth and salary.

The Finance 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 (<http://www.cincinnati.edu/academics/admission/>) 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 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 (<http://www.cincinnati.edu/academics/admission/>) section of the College website.

## Finance (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
<b>Semester 2</b>				
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
FIN 130	Principles of Banking ( T )	3	0	3
<b>Semester 3</b>				
FIN X9X	Cooperative Education Elective 1: Finance ( T )	1	40	2
<b>Semester 4</b>				
ECO 110	Principles of Macroeconomics ( G )	3	0	3
FIN 150	Business Finance ( T )	3	0	3
XXX XXX	Technical Elective 1 ( T )	3	0	3
XXX XXX	Technical Elective 2 ( T )	3	0	3
<b>Semester 5</b>				
FIN 200	Stocks, Bonds, and Investing Principles ( T )	3	0	3
FIN X9X	Cooperative Education Elective 2: Finance ( T )	1	40	2
<b>Semester 6</b>				
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	3	0	3
Technical Elective 3 (T)			
<b>Total Credits:</b>	<b>58</b>	<b>87</b>	<b>63</b>

## Electives

### First Year Experience Elective

FYE 100	College Success Strategies: Overview	1
FYE 105	College Success Strategies: Overview and Application	2
FYE 110	College Success Strategies: Practice and Application	3

### Mathematics Elective

MAT 105	Quantitative Reasoning	3
MAT 111	Business Mathematics	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	Principles of Sales	3

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

Any Ohio Transfer 36 course from ART, LIT, MUS, PHI, REL, THE, or COMM 130	3
or, any Ohio Transfer 36 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
ACC 121	Computerized Bookkeeping: QuickBooks 1	1

ACC 122	Computerized Bookkeeping: QuickBooks 2	1
ACC 175	Federal Taxation: Individuals	3
ACC 180	Federal Taxation: Business	3
ECO 105	Principles of Microeconomics	3
LAW 130	Estate Planning, Family and Probate Law	3
LBR 105	Introduction to Labor and Employee Relations	3
MGT 101	Principles of Management	3
MGT 105	Human Resource Management	3
MGT 120	Entrepreneurship	3
RE 100	Real Estate Principles and Practices	3
RE 105	Real Estate Law	3
RE 110	Real Estate Appraisal and Finance	3

Some courses are offered in alternative versions identified with a letter after the course number-- for example, ENG 101 and ENG 101A.

- This curriculum displays only course numbers without the added letter.
- The alternative version, when available, meets the requirements of the course version without the added letter.

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

## Banking and Financial Services Certificate (BFSC)

### First Year

Semester 1		Lec	Lab	Credits
FIN 100	Personal Finance	3	0	3
ENG 101	English Composition 1	3	0	3
COMM 105	Interpersonal Communication	3	0	3
IM XXX	Computer Skills Elective	2	3	3
MAT XXX	Mathematics Elective	2	2	3

### Semester 2

ACC 101	Financial Accounting	3	0	3
ECO 110	Principles of Macroeconomics	3	0	3
FIN 130	Principles of Banking	3	0	3
FIN XXX	Finance Elective	3	0	3
MKT 105	Marketing and Customer Relations	3	0	3

<b>Total Credits:</b>		<b>28</b>	<b>5</b>	<b>30</b>
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## Electives

Students must consult with an Academic Advisor when choosing electives

### Computer Skills Elective

IM 111	Computer Applications	3
IM 120	Electronic Spreadsheets: Microsoft Excel	3

### Mathematics Elective

MAT 105	Quantitative Reasoning	3
MAT 111	Business Mathematics	3
MAT 131	Statistics 1	3

### Finance Elective

FIN 120	Risk and Insurance	3
FIN 200	Stocks, Bonds, and Investing Principles	3

Some courses are offered in alternative versions identified with a letter after the course number-- for example, ENG 101 and ENG 101A.

- This curriculum displays only course numbers without the added letter.
- The alternative version, when available, meets the requirements of the course version without the added letter.

## Finance Technology (FIN)

- Apply time value of money concepts to decision-making in both personal and corporate financial planning
- Demonstrate basic knowledge of corporate financial decision-making
- Develop an appropriate portfolio of securities for an individual considering risk tolerance and time horizon.
- Create a risk assessment for an individual 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@cincinnatiastate.edu

### Co-op Coordinator

Maya Franklin, MS  
maya.franklin@cincinnatiastate.edu

### Business Division Advising

(513) 569-1620  
BTDadvisors@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. This course is offered through online delivery only.

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 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 200 Stocks, Bonds, and Investing Principles**

**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 offered only through online learning.

Prerequisites: FIN 100 or ACC 101

**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