

Finance (FIN, BFSC, & FCC)

Finance (FIN)

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

The Finance program can be completed through online learning.

Students seeking the Finance associate degree also are encouraged to seek industry certifications and licensure to enhance their career growth and salary.

- The Finance program is a Registered Education Program of the Association for Financial Counseling and Planning Education (AFCPE) and provides a pathway for students who wish to take the Accredited Financial Counselor (AFC) exam. The AFC certification demonstrates knowledge and experience needed to help individuals and families build a strong financial foundation, realize their goals, and achieve lasting financial well-being.
- To be eligible to take the AFC exam, students must complete two courses: Personal Finance (FIN 100) and Interviewing and Counseling (HSV 115). Both courses are offered in online format. Verification of financial counseling experience also is required to attain the AFC designation.
- For more information about the AFC certification, contact the Finance Program Chair or visit the AFCPE website at <https://www.afcpe.org/certification> (<https://www.afcpe.org/certification/>).

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.

All courses in the certificate program also apply to the Finance associate degree program, and all certificate courses can be completed through online education.

The certificate program does not include cooperative education opportunities.

Students seeking the Banking and Financial Services Certificate may wish to seek industry certifications to enhance their career growth and salary.

- The Cincinnati State Finance program is a Registered Education Program of the Association for Financial Counseling and Planning Education (AFCPE) and provides a pathway for students who wish to take the Accredited Financial Counselor (AFC) exam. The AFC certification demonstrates knowledge and experience needed to help individuals and families build a strong financial foundation, realize their goals, and achieve lasting financial well-being.
- To be eligible to take the AFC exam, students must complete two courses: Personal Finance (FIN 100 - required for the certificate) and Interviewing and Counseling (HSV 115 - an elective for the certificate). Both courses are offered in online format. Verification of financial counseling experience also is required to attain the AFC designation.
- For more information about the AFC certification, contact the Program Chair or visit the AFCPE website at <https://www.afcpe.org/certification> (<https://www.afcpe.org/certification/>).

Financial Counselor Certificate (FCC)

The Financial Counselor Certificate provides knowledge and skills required to help individuals and families build a strong financial foundation, realize their goals, and achieve lasting financial well-being.

Successfully completing the certificate provides a pathway for students who wish to take the Accredited Financial Counselor (AFC) exam offered by the Association for Financial Counseling and Planning Education (AFCPE). Verification of financial counseling experience also is required to attain the AFC designation.

All courses in the certificate program also apply to the Finance associate's degree program, and all certificate courses can be completed through online education.

The certificate program does not include cooperative education opportunities.

- The Cincinnati State Finance associate's degree program is a Registered Education Program of the AFCPE.
- For more information about the AFC certification, contact the Program Chair or visit the AFCPE website at <https://www.afcpe.org/certification> (<https://www.afcpe.org/certification/>).

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
FYE 1XX		1	0	1
First Year Experience Elective (B)				
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
FIN 130	Principles of Banking (T)	3	0	3

MAT XXX Mathematics Elective (G)		3	0	3
Semester 2				
BUS 190 Professional Practices (B)		1	0	1
ACC 102 Managerial Accounting (T)		2	2	3
LAW 101 Business Law (B)		3	0	3
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
Semester 3				
FIN X9X Cooperative Education Elective 1: Finance (T)		1	40	2
Semester 4				
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
Semester 5				
FIN 200 Stocks, Bonds, and Investing Principles (T)		3	0	3
FIN X9X Cooperative Education Elective 2: Finance (T)		1	40	2
Semester 6				
MKT XXX Marketing Elective (B)		3	0	3
XXX XXX Arts/ Humanities Elective or Natural/ Physical Science Elective (G)		3	0	3
XXX XXX Technical Elective 3 (T)		3	0	3

XXX XXX Technical Elective 4 (T)		3	0	3
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Total		58	87	63
Credits:				

Electives

Students must consult with an Academic Advisor when choosing electives.

First Year Experience Elective

FYE 100	Essentials for College Success	1
FYE 105	Skills for Academic and Personal Success	2
FYE 110	Intensive College Success Strategies	3

Mathematics Elective

MAT 105	Quantitative Reasoning	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

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 OT36 course from ART, LIT, MUS, PHI, REL, THE, or COMM 130		3
or, any OT36 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 197	Part-Time Career Education Project: Finance	1
FIN 291	Full-Time Cooperative Education 1: Finance	2
FIN 292	Full-Time Cooperative Education 2: Finance	2
FIN 297	Full-Time Career Education Project: Finance	2

Technical Electives (Total of 12 credits required)

ACC 175	Federal Taxation: Individuals	3
ACC 180	Federal Taxation: Business	3
ACC 201	Intermediate Accounting 1	4
ACC 202	Intermediate Accounting 2	3
ACC 210	Cost Accounting	3

COMM 105	Interpersonal Communication	3
COMM 110	Public Speaking	3
ECO 105	Principles of Microeconomics	3
HSV 115	Counseling and Interviewing Techniques	3
LAW 110	Employment and Administrative Law	3
LAW 130	Estate Planning, Family and Probate Law	3
MGT 101	Principles of Management	3
MGT 105	Human Resource Management	3
MGT 120	Entrepreneurship	3
MGT 130	Project Management	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
FIN 130	Principles of Banking	3	0	3
IM XXX		2	3	3
Computer Skills Elective				
MAT XXX		2	2	3
Mathematics Elective				
Semester 2				
ACC 101	Financial Accounting	3	0	3
LAW 101	Business Law	3	0	3
ECO 110	Principles of Macroeconomics	3	0	3
MKT 105	Marketing and Customer Relations	3	0	3

XXX XXX	3	0	3
Technical Elective (T)			
Total Credits:	28	5	30

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 131	Statistics 1	3

Technical Elective

HSV 115	Counseling and Interviewing Techniques	3
FIN 120	Risk and Insurance	3
FIN 200	Stocks, Bonds, and Investing Principles	3

Financial Counselor Certificate (FCC)

First Year

Semester 1		Lec	Lab	Credits
FIN 100	Personal Finance	3	0	3
HSV 115	Counseling and Interviewing Techniques	3	0	3
Total Credits:		6	0	6

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.

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: Placement in ENG 101A and MAT 093 (minimum grade C) or appropriate math placement

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: FYE 120 or placement into ENG 101

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. This course is offered through online delivery only.

Prerequisites: Placement into ENG 101A

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 197 Part-Time Career Education Project: Finance

1 Credit. 1 Lecture Hour. 20 Lab Hours.

Students seeking an associate's degree complete individual study or a special project related to their major field and pertaining to their career goals. Working with an assigned faculty mentor, students define the project goals, carry out project tasks, and evaluate the results. Grades issued are Satisfactory or Unsatisfactory.

Prerequisites: BUS 190 and coordinator consent
Instructor Consent Required

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, mutual funds and exchange-traded funds, international securities, options, and futures contracts. This course is offered through online learning only.

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

FIN 297 Full-Time Career Education Project: Finance**2 Credits. 1 Lecture Hour. 40 Lab Hours.**

Students seeking an associate's degree complete individual study or a special project related to their major field and pertaining to their career goals. Working with an assigned faculty mentor, students define the project goals, carry out project tasks, and evaluate the results. Grades issued are Satisfactory or Unsatisfactory.

Prerequisites: BUS 190 and coordinator consent

Instructor Consent Required