

# Finance

Finance is the art and science of managing money. Financial management involves corporations raising and employing funds in order to maximize shareholders' wealth. The investments field involves balancing the expected return and risk characteristics of securities in order to make optimal portfolio investment decisions. Financial institutions and markets serve as conduits through which the economy matches supply and demand of investable funds so that scarce resources are allocated efficiently. Career opportunities include credit, financial, and securities analysts, bank examiners, loan officers, comptrollers, treasurers, portfolio managers, financial services representatives, financial planners, and insurance underwriters.

## Finance Option

<b>Freshman Year</b>	<b>Credits</b>	
	<b>Fall</b>	<b>Spring</b>
BGEN 104US - Business & Entrepreneurship Fundamentals Seminar & BGEN 215 - Career Readiness * or BGEN 204 - Business & Entrepreneurship Fundamentals	3	
ECNS 101IS - Economic Way of Thinking	3	
Non-business/non-economics and general electives, and University Core	9	
ECNS 202 - Principles of Macroeconomics		3
M 161Q - Survey of Calculus		4
Non-business/non-economics and general electives, and University Core		9
<b>Year Total:</b>	<b>15</b>	<b>16</b>
<b>Sophomore Year</b>	<b>Credits</b>	
	<b>Fall</b>	<b>Spring</b>
ACTG 201 - Principles of Financial Accounting	3	
BMIS 211 - Data Analytics I	3	
STAT 216Q - Introduction to Statistics	3	
Non-business/non-economics and general electives, and University Core	6	
ACTG 223 - Principles of Financial Accounting II		3
BMGT 205 - Prof Business Communication		3
ECNS 204IS - Microeconomics		3
BMGT 240IS - Business Analytics		3
Non-business/non-economics and general electives, and University Core		3
<b>Year Total:</b>	<b>15</b>	<b>15</b>
<b>Junior Year</b>	<b>Credits</b>	
	<b>Fall</b>	<b>Spring</b>
BMGT 335 - Management and Organization	3	
BMIS 311 - Management Information Systems	3	
BFIN 322 - Business Finance	3	
BFIN 357 - Financial Markets & Institutions	3	
ACTG 327 - Intermediate Financial Accounting and Reporting I	3	
BMGT 322 - Operations Management		3
BMKT 325 - Principles of Marketing		3
Non-business/non-economics and general electives, and University Core		6
ACTG 441 - Financial Statement Analysis		3

<b>Year Total:</b>	<b>15</b>	<b>15</b>
<b>Senior Year</b>	<b>Credits</b>	
	<b>Fall</b>	<b>Spring</b>
BGEN 361 - Principles of Business Law	3	
BFIN 420R - Investments	3	
BFIN 435 - Corporate Finance	3	
Non-business/non-economics and general electives, and University Core	4	
BFIN 460 - Derivative Securities and Risk Management		3
BGEN 499 - Senior Thesis/Capstone: Strategy Seminar		4
Non-business/non-economics and general electives, and University Core		3
<b>Choose two of the following:</b>		<b>6</b>
BFIN 317 - American Financial Institutions		
BFIN 421 - Real Estate Investment Analysis		
BFIN 452 - International Finance		
BFIN 456 - Entrepreneurial Finance		
BFIN 458 - Commercial Bank Management		
BFIN 461 - Portfolio Management		
BFIN 498 - Internship (Must be taken for at least 3 cr, but counts as 1 BFIN elec)		
ACTG 401 - Federal Income Taxation		
ACTG 328 - Inter Fin Acct & Reporting II		
BMGT 405 - Supply Chain Analytics		
ECNS 301 - Intermediate Micro with Calc		
ECNS 303 - Intermediate Macro with Calc		
ECNS 345 - Econ Org, Finance & Credit		
ECNS 403R - Intro to Econometrics		
ECNS 406 - Industrial Organization		
STAT 411 - Methods for Data Analysis I		
*Students must meet pre-requisite requirements of individual courses.		
<b>Year Total:</b>	<b>13</b>	<b>16</b>
<b>Total Program Credits:</b>		<b>120</b>

\* First-year students take BGEN 104US & BGEN 215. Students transferring into Jabs from another institution or transitioning from another MSU department, take BGEN 204 instead of BGEN 104US + BGEN 215.

A minimum of 120 credits is required for graduation; 42 of these credits must be in courses numbered 300 and above; 48 credits must be non-business/non-economics rubrics (although ECNS 101IS, ECNS 202, ECNS 204IS, BMGT 240IS may be included); University Core credit requirements must be satisfied.

All students transferring to Jabs must meet the MSU & Jabs residency requirements ([http://catalog.montana.edu/undergraduate/business/#Acceptance\\_Transfer\\_Credits](http://catalog.montana.edu/undergraduate/business/#Acceptance_Transfer_Credits)).