Finance

Major Course Work

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**BUS** 223 Business Law II 3

324 Intermediate Managerial Finance 3

344 Acctg for Finance 3

OR

346 Intermediate Acctg II 3

424 Investments 3

**ECO** 310 Money & Banking 3

Plus nine (9) hours of electives selected from the following: 9

**BUS** 325 Prin of Insurance (3)

327 Prin of Real Estate (3)

423 Adv Managerial Finance (3)

**ECO** 302 Inter Macroeconomics (3)

303 Inter Microeconomics (3)

Total Semester Credit Hours 125

Goals & Objectives

The primary objective of the Finance concentration is to provide a series of educational experiences at the undergraduate level as a basis for a career within the finance profession. The broad range of core course offerings provides opportunities for individual placement in public, private, or non-profit organizations. Furthermore, the flexibility of elective hours in the major allows individuals desiring a particular career area to achieve some specialization.

The finance program at Wayne State College strives to build professionalism in its graduates. It not only includes an intensive analysis of the finance discipline, but also requires support educational course work in other areas of business and economics. Upon completion of the program, students will possess the educational background required for most entry-level finance positions.

Job Opportunities

Completion of the degree in Business Administration with a concentration in Finance provides for a wide variety of job opportunities, including the following:

**Trust Officer**

An employee in a bank's trust department might be put in charge of several large trusts. Trust officials oversee and protect the property of clients who may not be able to handle their own affairs on a day-to-day basis.

**Credit Managers and Investigators**

The credit manager's job is to insure that loan payments are being made. A credit investigator normally gathers information on those who apply for loans or other types of credit. Much of the work is done by phone or through correspondence with businesses, credit agencies, and by checking personal references.

**Credit Analyst**

A credit analyst analyzes financial information used to make credit decisions.

**Bank Officer**

Bank officers lead the different departments in the bank where all the operations are drawn together. There are loan officers, investment managers, trust and operations officers.

**Bank Operations Personnel**

Operations personnel handle the daily transactions and other clerical duties.

**Stockbroker**

A stockbroker serves as an agent for buying and selling securities, stocks and bonds for a client. He also provides clients with information about investments that are of interest. Successful brokers not only have to know the finance industry but must have a clear understanding of the psychological makeup and economic long-range plans of their clients. Additional job categories are: Securities sales people, Block traders, and Floor brokers.

**Financial Analysts**

Financial analysts are those who do research and gather information brokers use to advise their clients.