



**FINANCE MAJOR – Risk Management and
Banking Option**
Department of Finance, Insurance and Business Law
Bachelor of Science in Business
For students graduating in calendar year **2021**

University Policy 91 requires a student to make satisfactory academic progress towards a degree, see Footnote 1, in order to remain enrolled in the institution. Students are responsible for reading and understanding Policy 91, in accordance with Pamplin Policies (<http://www.pamplin.vt.edu/undergraduate-programs/advising/academic-policies/>)

FRESHMAN YEAR (31 Semester Hours Required)

	<u>Fall</u>	<u>Spring</u>
ACIS 1504 Introduction to Business Analytics and Business Intelligence ^{1,2}	3 _____	
Area 1: ENGL 1105-1106 First Year Writing or COMM 1015-1016 Communication Skills	3 _____	3 _____
Area 5: MATH 1525-1526 Elementary Calculus with Matrices ^{1,2}	3 _____	3 _____
PSYC 1004 Introductory Psychology or SOC 1004 Introductory Sociology	3 _____	
ACIS 2115 Principles of Accounting ^{1,2}		3 _____
Area 3: ECON 2005 Principles of Economics ^{1,2}		3 _____
BIT 2405 Quantitative Methods ^{1,2}		3 _____
Area 2: Ideas, Cultural Traditions and Values	3 _____	
FIN 2164 Survey of Finance and Career Planning		1 _____

SOPHOMORE YEAR (33 Semester Hours Required)

	<u>Fall</u>	<u>Spring</u>
ACIS 2116 Principles of Accounting ^{1,2}	3 _____	
BIT 2406 Quantitative Methods ^{1,2}	3 _____	
Area 3: ECON 2006 Principles of Economics ^{1,2}	3 _____	
# FIN 3104 Introduction to Finance ^{2,7}	3 _____	
Area 4: Scientific Reasoning and Discovery	3 _____	3 _____
# ACIS 2504 Personal Computers in Business or # BIT 3424 Introduction to Business Analytics Modeling		3 _____
# FIN 3134 Financial Analytics ⁷		3 _____
Area 2: Ideas, Cultural Traditions and Values		3 _____
COMM 2004 Public Speaking ³ or Free Elective ^{4,8} (only if completed COMM 1015-1016)		3 _____
Free Elective ^{4,8,9}		3 _____

JUNIOR YEAR (30 Semester Hours Required)

	<u>Fall</u>	<u>Spring</u>
# MKTG 3104 Marketing Management ²	3 _____	
# ACIS 3115 Intermediate Financial Accounting I or # ACIS 4194 Analysis of Financial Statements	3 _____	
# MGT 3304 Management Theory & Leadership Practice ²	3 _____	
# FIN 3144 Investments: Debt, Equity, and Derivatives ⁵	3 _____	
# FIN 3154 Corporate Finance ⁵	3 _____	
ENGL 3774 Business Writing or COMM 3214 Professional Communication		3 _____
# BIT 3414 Operations and Supply Chain Management ²		3 _____
# FIN 4254 Bank Management & Financial Services ⁶ OR # FIN 4244 Asset Valuation and Corp Governance ⁶		3 _____
# FIN 4224 Fixed Income Securities: Analysis and Management ⁶		3 _____
# FIN 3254 Credit Risk Analysis ⁵		3 _____

SENIOR YEAR (31 Semester Hours Required)

	<u>Fall</u>	<u>Spring</u>
Area 6: Creativity and Aesthetic Experience		1 _____
# MGT 4394 Strategic Management ²		3 _____
# BIT 3434 Advanced Modeling for Business Analytics	3 _____	
# Required Finance Elective Course (choose one of: FIN 4214 ⁶ , 4234 ⁶ , 4244 ⁶ , 4264 ⁶)	3 _____	
# FIN 3054 Legal and Ethical Environment of Business ²	3 _____	
Free Electives ^{4,8,9}	7 _____	11 _____

GENERAL INFORMATION

A total of **125 Semester Hours (SH)** is required for graduation. Any exceptions to this curriculum must be approved by the student's Department Head and the Pamplin College of Business Associate Dean for Undergraduate Programs.

Pre-requisites: Students are responsible for ensuring that they have the necessary pre-requisites by referring to the course catalog and/or their advisor.

In-Major GPA: The GPA in the Finance Major includes all College of Business junior and senior level courses, and all courses required for the major. **These courses are marked with #.** In order to graduate, students must have an in-major GPA of at least 2.0.

Transferring Courses: Additional requirements and procedures for transferring courses are available in the Undergraduate Catalog and the Pamplin College of Business form, "Authorization to Take Courses Elsewhere."

Foreign Language Requirement: Students who did not successfully complete at least two years of a single foreign, classical, or sign language during high school must successfully complete at least six semester hours of a single foreign, classical, or sign language at the college level. Courses taken to meet this requirement do not count towards graduation. Please consult the Undergraduate Catalog for details.

FOOTNOTES

- 1 Satisfactory progress toward a degree: Upon having attempted 72 credit hours (students who entered Pamplin as freshmen) or 90 credit hours (students who transferred into Pamplin), a student must: (1) achieve no grade lower than a C- in MATH 1525 and 1526; ACIS 1504, 2115 and 2116; BIT 2405 and 2406; ECON 2005 and 2006; and (2) achieve a minimum GPA of 2.0 in the combination of courses previously listed. Students who have not met the requirements will be notified upon reaching 72 credit hours (or 90 credit hours for transfer students) that they must complete any missing courses during the next term of enrollment to rectify any deficiencies. Failing to do so will result in a student being required to transfer to another college at Virginia Tech. This policy is strictly enforced.
- 2 A student must achieve a grade of C- or better in the business core courses (ACIS 1504, MATH 1525-1526, ACIS 2115-2116, BIT 2405-2406, ECON 2005-2006, BIT 3414, FIN 3104, MGT 3304, MKTG 3104, FIN 3054, and MGT 4394). A grade of C- or better must be earned in BIT 3414, FIN 3104, MGT 3304, and MKTG 3104 before taking MGT 4394. FIN 3054 may be taken at the same time as MGT 4394; however, the student must earn the specified grade or repeat the course and earn a C- or better before a business degree can be earned.
- 3 COMM 2004 Public Speaking is required for all Business majors who did not take COMM 1015-1016. It may be completed in the sophomore, junior or senior year.
- 4 Free electives must include at least three hours from the University Curriculum for Liberal Education (CLE) Area 7: Critical Issues in A Global Context. Area 7 courses may be used to meet another requirement, or taken as a free elective.
- 5 Prior to enrolling in these courses the student must have earned a grade of C or better in FIN 3134. Students who receive a C- in FIN 3134 may enroll concurrently in these courses while retaking FIN 3134.
- 6 In order to graduate, and prior to enrolling in these courses, the student must have earned a grade of C or better in FIN 3144 and FIN 3154 (only FIN 3144 for FIN 4214). Students who receive a C- in FIN 3144 or FIN 3154 may enroll concurrently in these courses while retaking FIN 3144 and FIN 3154. Students must have earned a C or better in FIN 3134 before enrolling in these courses.
- 7 ACIS 2115, BIT 2405 and ECON 2005 must be completed prior to enrolling.
- 8 Students in this option are strongly encouraged to take the following electives:
MGT 1104: Foundations of Business
MGT/HTM 2314: Introduction to International Business
FIN 2114: Investments and Financial Literacy. This elective also partially meets CLE Area 5 requirement.
- 9 Whenever offered, students are strongly encouraged to take a special study on Credit Corps. Please contact your advisor for details.