# Bachelor of Science in Business with an Option in Real Estate Finance (RELF)

## Year One

### Fall Semester
- ACIS 1504: Introduction to Business Analytics & Business Intelligence 1, 2 (3 credits)
- MATH 1524: Business Calculus 1, 2 (4 credits)
- MGT 1104: Foundations of Business 2 (3 credits)
- ENGL 1105: First-Year Writing or COMM 1015: Communication Skills (3 credits)
- SOC 1004: Introductory Sociology 3 (3 credits)

### Spring Semester
- ACIS 2115: Principles of Accounting 1. 2 (3 credits)
- ECON 2005: Principles of Economics 1, 2 (3 credits)
- *BIT 2405: Introduction to Business Statistics, Analytics, & Modeling 1, 2 (3 credits)
- ENGL 1106: First-Year Writing or COMM 1016: Communication Skills (1 credit)
- REAL/UAP 2004: Principles of Real Estate (3 credits)

### Total Credits: 16

## Year Two

### Fall Semester
- ACIS 2116: Principles of Accounting 1, 2 (3 credits)
- ECON 2006: Principles of Economics 1, 2 (3 credits)
- *BIT 2406: Introduction to Business Statistics, Analytics, & Modeling 1, 2 (3 credits)
- *FIN 3104: Introduction to Finance 2 (3 credits)
- Reasoning in the Natural Sciences (4 credits)
- Critique & Practice in the Arts (3 credits)

### Spring Semester
- *FIN 3134: Financial Analytics 4 (3 credits)
- *ACIS 2504: Personal Computers in Business (3 credits)
- *MGT 3404: Principles of Management 2 (3 credits)
- *REAL 3014: Professional Development in Real Estate (3 credits)
- Critical Thinking in the Humanities (3 credits)

### Total Credits: 18

## Year Three

### Fall Semester
- *FIN 3144: Investments: Debt, Equity, & Derivatives 4, 5 (3 credits)
- *FIN 3154: Corporate Finance 4, 5 (3 credits)
- FIN 3054: Legal & Ethical Environment of Business 2 (3 credits)
- *REAL 3024: Applied Real Estate Development (3 credits)

### Spring Semester
- *FIN 4154: Real Estate Finance (3 credits)
- *BIT 3414: Operations & Supply Chain Management 2 (3 credits)
- *ENGL 3764: Technical Writing (3 credits)
- MKTG 3104: Marketing Management 7 (3 credits)
- Critical Thinking in the Humanities (3 credits)

### Total Credits: 15

## Year Four

### Fall Semester
- *REAL 4075: Real Estate Studio (3 credits)
- #AAEC 4754: Real Estate Law (3 credits)
- *FIN 4254: Bank Management & Financial Services 6 (3 credits)
- *FIN 4224: Fixed Income Securities 6 (3 credits)
- Critique & Practice in Design (3 credits)

### Spring Semester
- *REAL 4076: Real Estate Studio (3 credits)
- *REAL 4064: Real Estate Appraisal (3 credits)
- PM 3674: Property Management Operations or PM 4684: Leasing Commercial Property (3 credits)
- MGT or HTM 2314: Introduction to International Business 2 (3 credits)
- *MGT 4394: Strategic Management 2 (3 credits)

### Total Credits: 15

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+ = Degree Core Required Course  |  M = Major Required Course  |  O = Option Required Course

All other designations identify Pathways General Education requirements [https://www.pathways.prov.vt.edu/](https://www.pathways.prov.vt.edu/)
**GENERAL INFORMATION**

This checksheet applies to students completing their degrees in calendar year 2022 and for student date of entry under UG Catalog 2020-2021. A total of **125 credit hours** is required for graduation. Any exceptions to this curriculum must be approved by the student's department head and Associate Dean for Pamplin Undergraduate Programs.

**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 six credit hours of a single foreign, classical, or sign language at the college level. Courses taken to meet this requirement do not count towards the minimum credit hours required for graduation. Please refer to the Undergraduate Catalog for details.

**Pre-requisites:** Students are responsible for ensuring they have met necessary pre-requisites for all courses. Courses with pre-requisites are noted with * (e.g. *BIT 2405). Please refer to the Undergraduate Catalog or academic advisor.

**Transferring Courses:** Requirements and procedures for transferring courses are available [http://pampin.transfercreditsteps](http://pampin.transfercreditsteps).

**Overall and In-Major GPA:** Students must have an overall GPA of 2.0 and an in-major GPA of 2.0 to graduate. Courses used to calculate the in-major GPA are noted with a # (e.g. #FIN 3104).

**Policy 91:** University policy requires a student to make satisfactory academic progress towards a degree in order to remain enrolled at the institution (see footnote 1). Students are responsible for reading and understanding Policy 91 in accordance with Pamplin policies [http://pampin.in/policy91](http://pampin.in/policy91).

**DEPARTMENT INFORMATION**

Students in this option are not eligible to earn the minor in Real Estate. However, students in this option complete all requirements and are eligible for a second major in Real Estate. Students may add Real Estate as a second major during one of the open change major periods.

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1 Policy 91: Pamplin students in a business degree program must complete eight business courses (ACIS 1504, MATH 1524, ACIS 2115-2116, BIT 2405-2406, and ECON 2005-2006) with a grade of C- or higher by 72 attempted credit hours (or 90 attempted credit hours for students with more than 18 transfer credits). Students who have not met the requirements will be notified upon reaching 72 (or 90) credit hours that they must complete the missing course(s) in the next term(s) of enrollment. Failure to do so may result in the student’s dismissal from the business degree program. This policy is strictly enforced.

2 Graduation requirement: Students must achieve a grade of C- or higher in select business courses (ACIS 1504, MATH 1524, ACIS 2115-2116, BIT 2405-2406, ECON 2005-2006, MGT 1104, MGT or HTM 2314, MGT 3404, MKTG 3104, FIN 3104, FIN 3054, BIT 3414, and MGT 4394).

3 Students may use PSYC 1004 to satisfy the requirement if they meet the Pathway 7: Critical Analysis of Identity & Equity in the U.S. requirement with a different required course.

4 In order to graduate, students must achieve a grade of C or higher in FIN 3134, FIN 3144, and FIN 3154.

5 Students who receive a grade of C- in FIN 3134 may enroll concurrently in FIN 3144 and FIN 3154 while re-taking FIN 3134

6 Students who receive a grade of C- in FIN 3144 and FIN 3154 may enroll concurrently in FIN 42XX courses while re-taking FIN 3144 and FIN 3154. A grade of C or higher in FIN 3134 is required before enrolling in FIN 42XX courses.