

# FINANCE MAJOR WITH PRIVATE CREDIT AND COMMERCIAL BANKING MAJOR OPTION

Code	Title	Credits
<b>Degree Core Requirements</b>		
ACIS 2116	Principles of Accounting <sup>1,2</sup>	3
BIT 3414	Operations and Supply Chain Management <sup>2,#</sup>	3
FIN 3054	Legal and Ethical Environment of Business <sup>2,7,#</sup>	3
FIN 3104	Introduction to Finance <sup>2,#</sup>	3
MGT 2314	Introduction to International Business <sup>2</sup>	3
or HTM 2314	Introduction to International Business	
MGT 4394	Strategic Management <sup>2,#</sup>	3
MKTG 3104	Marketing Management <sup>2,#</sup>	3
Subtotal		21
<b>Major Requirements</b>		
ACIS 1504	Introduction to Business Analytics and Business Intelligence <sup>1,2</sup>	3
ACIS 2115	Principles of Accounting <sup>1,2</sup>	3
ACIS 2504	Introduction to Accounting Analytics <sup>#</sup>	3
ENGL 3764	Technical Writing <sup>#</sup>	3
or ENGL 3774	Business Writing	
or ENGL 2844	Introduction to Professional and Technical Writing	
FIN 2164	Survey of Finance and Career Planning	1
FIN 3134	Financial Analytics <sup>5,#</sup>	3
FIN 3144	Investments: Debt, Equity and Derivatives <sup>5,6,#</sup>	3
FIN 3154	Corporate Financial Analytics and Strategy <sup>5,6,#</sup>	3
MGT 1104	Foundations of Business <sup>2</sup>	3
MGT 3404	Principles of Management <sup>2,#</sup>	3
Subtotal		28
<b>Option Required Courses</b>		
ACIS 3115	Intermediate Financial Accounting <sup>#</sup>	3
or ACIS 4194	Analysis of Financial Statements	
FIN 3114	Python/SQL for Data Analytics and Finance <sup>8,12,#</sup>	3
or FIN 4214	Financial Modeling in Excel	
FIN 3254	Credit Risk Analysis <sup>8,#</sup>	3
FIN 4224	Fixed Income Securities: Analysis and Management <sup>8,#</sup>	3
FIN 4254	Bank Management and Financial Services <sup>8,#</sup>	3
<b>FPCB Electives</b> <sup>8,12,#</sup>		
Select one of the following:		3
FIN 3114	Python/SQL for Data Analytics and Finance <sup>12,#</sup>	
FIN 4144	International Financial Management <sup>#</sup>	
FIN 4154	Real Estate Finance <sup>#</sup>	
FIN 4214	Financial Modeling in Excel <sup>8,12,#</sup>	
FIN 4234	Venture Capital and Investment Banking <sup>8,#</sup>	
FIN 4244	Asset Valuation and Corporate Governance <sup>8,#</sup>	
FIN 4264	Managing Risk with Derivatives <sup>8,#</sup>	
Subtotal		18

<b>Free Electives</b> <sup>9,10,11</sup>		
Select 15 credit hours of free electives		15
Subtotal		15
<b>Pathways to General Education</b>		
<i>Pathways Concept 1 - Discourse</i>		
COMM 1015	Communication Skills (1F) <sup>3</sup>	3
COMM 1016	Communication Skills (1F) <sup>3</sup>	3
Pathway 1a ( <a href="https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G01A">https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G01A</a> ) will be satisfied by completing major requirement ENGL 3764 or ENGL 3774 or ENGL 2844 <sup>#</sup>		
<i>Pathways Concept 2 - Critical Thinking in the Humanities</i>		
Select six credits in Pathway 2 ( <a href="https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G02">https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G02</a> )		6
<i>Pathways Concept 3 - Reasoning in the Social Sciences</i>		
ECON 2005	Principles of Economics <sup>1,2</sup>	3
ECON 2006	Principles of Economics <sup>1,2</sup>	3
<i>Pathways Concept 4 - Reasoning in the Natural Sciences</i>		
Select six credits in Pathway 4 ( <a href="https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G04">https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G04</a> )		6
<i>Pathways Concept 5 - Quantitative and Computational Thinking</i>		
MATH 1524	Business Calculus (5F) <sup>1,2</sup>	4
BIT 2405	Introduction to Business Statistics, Analytics, and Modeling (5F) <sup>1,2</sup>	3
BIT 2406	Introduction to Business Statistics, Analytics, and Modeling (5A) <sup>1,2</sup>	3
<i>Pathways Concept 6 - Critique and Practice in Design and the Arts</i>		
Select three credits in Pathway 6a ( <a href="https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G06A">https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G06A</a> )		3
Select three credits in Pathway 6d ( <a href="https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G06D">https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G06D</a> )		3
<i>Pathways Concept 7 - Critical Analysis of Identity and Equity in the United States</i>		
SOC 1004	Introductory Sociology <sup>4</sup>	3
Subtotal		43
<b>Total Credits</b>		<b>125</b>

- <sup>1</sup> Policy 91: Pamplin students in a business degree program must complete eight business courses (ACIS 1504, MATH 1524, ACIS 2115 - ACIS 2116, BIT 2405 - BIT 2406, and ECON 2005 - ECON 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.
- <sup>2</sup> Graduation requirement: Students must achieve a grade of C- or higher in select business courses (ACIS 1504, MATH 1524, ACIS 2115 - ACIS 2116, BIT 2405 - BIT 2406, ECON 2005 - ECON 2006, MGT 1104, MGT 2314 or HTM 2314, MGT 3404, MKTG 3104, FIN 3104, FIN 3054 or FIN 3074, BIT 3414, and MGT 4394).
- <sup>3</sup> ENGL 1105 - ENGL 1106 First-Year Writing can substitute for COMM 1015 - COMM 1016 Communication Skills. However, students who make this substitution must also take COMM 2004 Public Speaking.

- 4 Students may use PSYC 1004 Introductory Psychology 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.
- 5 Graduation requirement: Students must achieve a grade of C or higher in FIN 3134, FIN 3144, and FIN 3154.
- 6 Students who receive a grade of C- in FIN 3134 may enroll concurrently in FIN 3144 and FIN 3154 while re-taking FIN 3134.
- 7 FIN 3054 Legal and Ethical Environment of Business and FIN 3074 Legal, Ethical, and Financing Issues for Entrepreneurs are equivalent courses. Students may take either course to satisfy graduation requirements.
- 8 Students who receive a grade of C- in FIN 3144 and FIN 3154 may enroll concurrently in FIN 3254 and 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 3254 and FIN 42XX courses.
- 9 Seniors in the FPCB option are strongly encouraged to participate in the capstone experiential learning offered through FIN 4255 - FIN 4256, Credit Corps/CREDIT, in the Fall and Spring semesters. Students must receive faculty approval to enroll in this professional lending experience.
- 10 COMM 2004 Public Speaking is required for students who did not take COMM 1015 - COMM 1016 Communication Skills.
- 11 Students are encouraged to take FIN 2114 Investments and Financial Literacy.
- 12 Students cannot double count FIN 3114, or FIN 4214.
- # 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 # footnote.

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://pampl.in/policy91> (<http://pampl.in/policy91/>).

Graduation Requirements

General Information

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.

Pre-Requisites

Students are responsible for ensuring they have met necessary pre-requisites for all courses. Please refer to the Undergraduate Catalog or academic advisor.

Transferring Courses

Requirements and procedures for transferring courses are available <http://pampl.in/transfercreditsteps> (<http://pampl.in/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 # footnote.

Three Attempt Rule

In accordance with university policy, students are not allowed to take the same course more than three times. Please note that the Department

of Finance will enforce this policy unless a special exception has been granted. If you are dropped from a course after you have taken it three times, please consult with your Pamplin academic advisor so that they can advise you of the next steps.

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 may not count towards the minimum credit hours required for graduation . Please refer to the Undergraduate Catalog for details.

First Year		
Fall Semester		Credits
ACIS 1504	Introduction to Business Analytics and Business Intelligence <sup>1,2</sup>	3
MATH 1524	Business Calculus <sup>1,2</sup>	4
MGT 1104	Foundations of Business <sup>2</sup>	3
COMM 1015	Communication Skills <sup>3</sup>	3
FIN 2164	Survey of Finance and Career Planning	1
Select three credit hours in Pathway 2 ( <a href="https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G02">https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G02</a> )		3
Credits		17
Spring Semester		
ACIS 2115	Principles of Accounting <sup>1,2</sup>	3
ECON 2005	Principles of Economics <sup>1,2</sup>	3
BIT 2405	Introduction to Business Statistics, Analytics, and Modeling <sup>1,2</sup>	3
COMM 1016	Communication Skills <sup>3</sup>	3
SOC 1004	Introductory Sociology <sup>4</sup>	3
Credits		15
Second Year		
Fall Semester		
ACIS 2116	Principles of Accounting <sup>1,2</sup>	3
ECON 2006	Principles of Economics <sup>1,2</sup>	3
BIT 2406	Introduction to Business Statistics, Analytics, and Modeling <sup>1,2</sup>	3
FIN 3104	Introduction to Finance <sup>2,#</sup>	3
Select three credits in Pathway 4 ( <a href="https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G04">https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G04</a> )		3
Select three credits in Pathway 6a ( <a href="https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G06A">https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G06A</a> )		3
Credits		18
Spring Semester		
FIN 3134	Financial Analytics <sup>5,#</sup>	3
ACIS 2504	Introduction to Accounting Analytics <sup>#</sup>	3
Select three credits in Pathway 2 ( <a href="https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G02">https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G02</a> )		3
Select three credits in Pathway 4 ( <a href="https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G04">https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G04</a> )		3
ENGL 3764 or ENGL 3774 or ENGL 2844	Technical Writing <sup>#</sup> or Business Writing or Introduction to Professional and Technical Writing	3
Credits		15
Third Year		
Fall Semester		
FIN 3144	Investments: Debt, Equity and Derivatives <sup>5,6,#</sup>	3
FIN 3154	Corporate Financial Analytics and Strategy <sup>5,6,#</sup>	3
ACIS 3115 or ACIS 4194	Intermediate Financial Accounting <sup>#</sup> or Analysis of Financial Statements	3

FIN 3054	Legal and Ethical Environment of Business <sup>2,7,#</sup>	3
MGT 3404	Principles of Management <sup>2,#</sup>	3
<b>Credits</b>		<b>15</b>
<b>Spring Semester</b>		
FIN 3254	Credit Risk Analysis <sup>8,#</sup>	3
FIN 4224	Fixed Income Securities: Analysis and Management <sup>8,#</sup>	3
FIN 4254	Bank Management and Financial Services <sup>8,#</sup>	3
BIT 3414	Operations and Supply Chain Management <sup>2,#</sup>	3
Free Elective <sup>10</sup>		3
<b>Credits</b>		<b>15</b>
<b>Fourth Year</b>		
<b>Fall Semester</b>		
MKTG 3104	Marketing Management <sup>2,#</sup>	3
FIN 3114 or FIN 4214	Python/SQL for Data Analytics and Finance <sup>8,12,#</sup> or Financial Modeling in Excel	3
FPCB Elective <sup>8,9,#</sup>		3
Free Elective <sup>11</sup>		3
Free Elective <sup>9</sup>		3
<b>Credits</b>		<b>15</b>
<b>Spring Semester</b>		
MGT 2314 or HTM 2314	Introduction to International Business <sup>2</sup> or Introduction to International Business	3
MGT 4394	Strategic Management <sup>2,#</sup>	3
Select three credits in Pathway 6d ( <a href="https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G06D">https://catalog.vt.edu/course-search/?attrs_pathways=attrs_pathways_G06D</a> )		3
Free Elective <sup>9</sup>		3
Free Elective <sup>9</sup>		3
<b>Credits</b>		<b>15</b>
<b>Total Credits</b>		<b>125</b>

- <sup>4</sup> Students may use PSYC 1004 Introductory Psychology 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.
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## FPCB Electives

Code	Title	Credits
<b>Choose one - 3 credit hours</b>		
FIN 3114	Python/SQL for Data Analytics and Finance <sup>12,#</sup>	3
FIN 4144	International Financial Management <sup>#</sup>	3
FIN 4154	Real Estate Finance <sup>#</sup>	3
FIN 4214	Financial Modeling in Excel <sup>8,12,#</sup>	3
FIN 4234	Venture Capital and Investment Banking <sup>8,#</sup>	3
FIN 4244	Asset Valuation and Corporate Governance <sup>8,#</sup>	3
FIN 4264	Managing Risk with Derivatives <sup>8,#</sup>	3

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<sup>3</sup> ENGL 1105 - ENGL 1106 First-Year Writing can substitute for COMM 1015 - COMM 1016 Communication Skills. However, students who make this substitution must also take COMM 2004 Public Speaking.