



Alignment of Degree Programs

CIP Code & Title: 52.0801 Finance, General

Level: Bachelor's

Area of Strategic Emphasis: Gap Analysis

PROGRAM DESCRIPTION:

Finance:

The Finance major provides a broad-based, analytical program for students anticipating a career in the management of both large and small organizations. Finance provides a good background for students seeking general careers in business. Finance majors can elect to take courses in the following areas that prepare them for entry and advanced careers in: financial management of corporations, management of financial institutions, investments, financial services, insurance, and real estate. In addition, the program in Finance is designed to provide the skills required by students earning degrees in other business disciplines and by students who seek professional degrees in areas such as law and public administration. The Finance program offers courses that enable the graduate to identify and solve problems in the acquisition and allocation of funds by organizations in the public and private sectors in domestic and international settings. It provides the background necessary for managing wealth in a risky environment. Finance relies on an interdisciplinary approach that draws on economic theory, accounting, information systems, and the quantitative decision frameworks of statistics and mathematics. The major is designed to ensure that graduates are familiar with the tools of financial decision making and that they possess the skills to stay abreast of the developments in the field. Finance graduates will understand the functions and operations of financial markets, become familiar with computer applications in finance, and know how to access and utilize financial information. Course content is designed to provide majors with an appreciation of cooperative work skills and to enhance their verbal and written communication skills.

Personal Finance:

The B.S. in Personal Finance offers a curriculum that concentrates on the analysis of personal financial data and the economic climate to prepare recommendations in the client's best interest. The program examines professional issues in financial planning, including ethical considerations; regulation and certification requirements; written and oral communication skills; and professional responsibility. An emphasis is placed on analysis of data and critical thinking with regard to the client's circumstances.

The emphasis in this program is on applying and synthesizing financial planning concepts and techniques to a client's circumstances and developing a course of action based on accepted financial planning methods:

- To acquire the knowledge, empathy and understanding of a financial planning client,
- To sharpen your ability to spot and evaluate financial planning issues in a client's circumstances,
- To think creatively and to solve problems in highly unstructured situations,
- To effectively develop and integrate issues in a holistic financial plan, rather than focusing on individual planning aspects,

- To enjoy the advantages of peer group review and feedback during the planning phases.

CURRICULUM:

A. Student Learning Outcomes:

Finance:

Goal 1: Discipline Specific Content

- 1a. Outcome: Graduates will demonstrate a comprehensive understanding of financial theories, tools, and concepts and the ability to apply them in a problem-solving context.

Goal 2: Communication Skills

- 2a. Outcome: Graduates will demonstrate the ability to communicate effectively using appropriate financial terminology, both on an individual basis and in collaboration with others, with finance professionals and managers in other fields, as well as with non-financial stakeholders.

Goal 3: Critical Thinking Skills

- 3a. Outcome: Graduates will demonstrate critical thinking and analytical abilities, including the capability to engage in inductive, deductive, and quantitative reasoning and to construct sound arguments.

Personal Finance:

Goal 1: Discipline Specific Knowledge and Skills

- 1a. Graduates will demonstrate an ability to identify and recall a comprehensive list of financial tools and concepts and the ability to apply them in a problem-solving context. Students will demonstrate critical thinking and analytical abilities, including the capability to engage in inductive, deductive, and quantitative reasoning and to construct sound arguments.

Goal 2: Critical Thinking

- 2a. Graduates will demonstrate the ability to evaluate important financial situations and decision-making processes of individuals, businesses and communities to provide viable solutions to benefit individuals.

Goal 3: Communication Skills

- 3a. Graduates will demonstrate the ability communicate effectively, both on an individual basis and in collaboration with others, with individuals, finance professionals, government services and community leaders as well as with other stakeholders.

Goal 4: CFP Board Financial Planning Practice Standards and Ethics

- 4a. Graduates will demonstrate the application of the CFP Board Financial Planning Practice Standards to the financial planning process and the importance of using an ethical framework when making life altering recommendations to clients.

B. Admission Standards for the Program:

B1. Limited Access:

Students who transfer to the USF Muma College of Business must meet the following admission guidelines below:

1. Minimum of 60 semester hours of college credit earned.
2. Minimum cumulative grade point average of 2.50 on all college-level work and a minimum of 2.00 on all credit attempted at USF, including any prior to renewal.
3. Completion of all state mandated prerequisite courses with a grade of C- or better in each course and an overall 2.00 GPA in all seven (7) courses. The courses are:
 - a. Financial Accounting: ACG X021/ACG X022 (or ACG X001 & ACG X011)*
 - b. Managerial Accounting: ACG X071 (or ACG X301)*
 - c. Computers in Business: CGS X100 (or acceptable substitute)
 - d. Principles of Macroeconomics: ECO X013
 - e. Principles of Microeconomics: ECO X023
 - f. Elementary Calculus: MAC X233 or MAC 2230
 - g. Statistics: QMB X100 or STA X023 or STA X122

*Accounting majors must earn a C not C- in ACG 2021 & ACG 2071.

B2. University Admissions:

Admission to the University is based on the University's Undergraduate Admission Requirements that may be found by clicking on the following urls:

- **Freshman:** <https://www.usf.edu/admissions/freshmen/admission-information/requirements-deadlines.aspx>
- **Transfer:** <https://www.usf.edu/admissions/transfer/admission-information/index.aspx>
- **International:** <https://www.usf.edu/admissions/international/admission-information/index.aspx>

C. Graduation Requirements for the Program:

Satisfactory completion of the following requirements:

- General Education Program (36 credit hours), including State Core General Education Requirements;
- State Computation (6 credit hours);
- State Communication (6 credit hours, in addition to ENC 1101 and ENC 1102);
- Minimum of 120 unduplicated credit hours;
- A minimum adjusted grade point average (GPA) of 2.0 on all coursework taken at USF and an overall 2.0 GPA average on all college-level coursework;
- Major and college requirements in a chosen degree program;
- Nine credit hours of coursework taken during the summer term(s) (if entered USF with less than 60 credit hours);
- Registration and successful completion of at least thirty (30) of the last sixty (60) credit hours;
- 42 credit hours of upper-level coursework;

- Civics Literacy;
- Foreign language admissions coursework.

D. Curricular Framework:

D1. State Mandated Common Prerequisites:

State Mandated Common Prerequisite	Credits	USF Course	Credits
Financial Accounting: ACG X021 or ACG X022 Financial Accounting or (ACG X001 & ACG X011)*	3	ACG 2021 Principles of Financial Accounting (3)	3
Managerial Accounting: ACG X071 Managerial Accounting or ACG X301	3	ACG 2071 Principles of Managerial Accounting (3)	3
Computers in Business: CGS X100 Computers in Business or CGS X100C or CGS X530 or CGS X570 or CGS X060 or CGS X531 or CGS X000 or ISM X000 or CGS X518	3-4	CGS 2100 Computers in Business (3)	3
Principles of Macroeconomics: ECO X013 Principles of Macroeconomics	3	ECO 2013 Economic Principles (Macroeconomics) (3)	3
Principles of Microeconomics: ECO X023 Principles of Microeconomics	3	ECO 2023 Economic Principles (Microeconomics) (3)	3
Elementary Calculus: MAC X233 Elementary Calculus or MAC X230	3-4	MAC 2233 Business Calculus (3)	3
Statistics I: STA X023 Introductory Statistics or QMB X100 or STA X122	3	QMB 2100 Business and Economic Statistics I (3)	3
Total Credit Hours	21-23	Total Credit Hours	21

*Accounting majors must earn a C not C- in ACG 2021 & ACG 2071.

D2. Finance Required Courses: (45 credit hours)

D2a. Supporting Required Courses: 3 courses; 9 credit hours

A minimum grade of C- in each Supporting course is required.

- SPC 2608 Public Speaking (3) or COM 3110 Communications for Business and Professions (3)
- ENC 3250 Professional Writing (3) or ENC 3310 Expository Writing (3)
- Contemporary International Topics Course (3)

D2b. Business Foundation Courses: 9 courses; 27 credit hours

A minimum grade of C- in each Foundation course with an overall 2.0 GPA is required. Finance majors must earn a C, not a C-, in FIN 3403 with no more than two attempts

- BUL 3320 Law and Business I (3)
- FIN 3403 Principles of Finance (3)
- GEB 3033 Business Workplace Skills and Best Practices (3)
- ISM 3011 Information Systems in Organizations (3)

- QMB 3200 Business and Economic Statistics II (3)
- MAN 3025 Principles of Management (3)
- MAN 4504 Operations Management: A Systems Approach (3)
- MAR 3023 Basic Marketing (3)
- GEB 4890 Strategic Management and Decision Making (3)

D2c. Major Core Courses: 3 courses; 9 credit hours

- FIN 4453 Financial Modeling and Analytics (3)
- FIN 4504 Principles of Investments (3)
- FIN 4443 Financial Policies and Strategies (3)

D3. Finance Major (Restricted) Electives: (12 credit hours)

Students complete a Finance program of study or complete one of three (3) concentrations: Investment Analysis; Corporate Finance; or Real Estate.

D3a. General Finance Major Electives: Four (4) courses; 12 credit hours

Select a minimum of four of the following courses:

- FIN 3144 Financial Planning (3)
- FIN 3233 Money and Banking (3)
- FIN 3604 International Finance (3)
- FIN 4128 Financial Planning Process (3)
- FIN 4303 Financial Institutions and Markets (3)
- FIN 4412 Working Capital Management (3)
- FIN 4414 Advanced Corporate Finance (3)
- FIN 4461 Financial Statement Analysis (3)
- FIN 4514 Advanced Investment Analysis and Management (3)
- FIN 4533 Financial Options & Futures (3)
- FIN 4560 Applied Securities Analysis (3)
- RMI 3011 Principles of Insurance (3)
- REE 3043 Real Estate Decision Making (3)
- REE 4940 Real Estate Internship (3)
- FIN 4940 Finance Internship (3)
- XXX XXXX Any other Finance or Related Course with approval from Department Chair

D3b. Investment Analysis Concentration: Four (4) courses; 12 credit hours

Select a minimum of four of the following courses:

- FIN 3604 International Finance (3)
- FIN 4303 Financial Institutions and Markets (3)
- FIN 4533 Financial Option & Futures (3)
- FIN 4461 Financial Statement Analysis (3)
- FIN 4514 Advanced Investment Analysis and Management (3)
- FIN 4560 Applied Securities Analysis (3)
- FIN 4940 Finance Internship (3)
- XXX XXXX Finance or related course, with approval of Department Chair (3)

D3c. Corporate Finance Concentration: Four (4) courses; 12 credit hours

Select a minimum of four of the following courses:

- FIN 4414 Advanced Corporate Finance (3)
- ACG 3103 Intermediate Financial Accounting I (3)
- ACG 3113 Intermediate Financial Accounting II (3)
- FIN 3604 International Finance (3)
- FIN 4412 Working Capital Management (3)
- FIN 4461 Financial Statement Analysis (3)
- FIN 4940 Finance Internship (3)
- XXX XXXX Any other Finance or Related Course with approval from Department Chair

D3d. Real Estate Concentration: Four (4) courses; 12 credit hours

Concentration Core: (1 course; 3 credit hours)

- REE 3043 Real Estate Decision Making (3)

Electives: (3 courses; 9 credit hours)

Select a minimum of three of the following courses:

- FIN 3144 Financial Planning Fundamentals (3)
- FIN 4303 Financial Institutions and Markets (3)
- FIN 4461 Financial Statement Analysis (3)
- RMI 3011 Principles of Insurance (3)
- REE 4940 Real Estate Internship (3)
- XXX XXXX Any other Finance or Related Course with approval from Department Chair

D2. Personal Finance Required Courses: (57 credit hours)

D2a. Supporting Required Courses: 3 courses; 9 credit hours

A minimum grade of C- in each Supporting course is required.

- SPC 2608 Public Speaking (3) or COM 3110 Communications for Business and Professions (3)
- ENC 3250 Professional Writing (3) or ENC 3310 Expository Writing (3)
- Contemporary International Topics Course (3)

D2b. Business Foundation Courses: 9 courses; 27 credit hours

A minimum grade of C- in each Foundation course with an overall 2.0 GPA is required. Finance majors must earn a C, not a C-, in FIN 3403 with no more than two attempts

- BUL 3320 Law and Business I (3)
- FIN 3403 Principles of Finance (3)
- GEB 3033 Business Workplace Skills and Best Practices (3)
- ISM 3011 Information Systems in Organizations (3)
- QMB 3200 Business and Economic Statistics II (3)
- MAN 3025 Principles of Management (3)
- MAN 4504 Operations Management: A Systems Approach (3)
- MAR 3023 Basic Marketing (3)
- GEB 4890 Strategic Management and Decision Making (3)

D2c. Major Core Courses: 7 courses; 21 credit hours

- FIN 3144 Financial Planning Fundamentals (3)
- FIN 4128 Personal Financial Planning Process and Development (3)
- FIN 4132 Estate Planning (3)

- FIN 4504 Principles of Investments (3)
- RMI 3011 Principles of Insurance (3)
- RMI 4135 Retirement Planning and Employee Benefits (3)
- TAX 4001 Concepts of Federal Income Taxation (3)

D4. Sequenced Course of Study:

- An explanation mark (!) is indicated for any course and/or placeholder that must be taken in sequence and/or in the semester listed.
- Course Type refers to how the course is utilized in the degree program, e.g., Supporting, Major Core, Business Foundation, etc. It also includes “placeholder” information such as: Civics Literacy Test, Apply for Graduation.
- General Education Course Type refers to the General Education core area the course meets.

D4a. Finance 8-Semester Plan for FTIC Students

Fall 1						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	ENC 1101		No	Yes	State Core General Education Communication	3
!	MAC 2233		Yes	Yes	State Core General Education Mathematics	3
!	CGS 2100		Yes	Yes	Enhanced General Education Information and Digital Literacy	3
	SPC 2608 or COM 3110	Supporting	No	No		3
	XXX XXXX	Non-Business Elective	No	No		3
		Civics Literacy Exam				0
Total Semester Credit Hours:						15

Spring 1						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	ENC 1102		No	Yes	Enhanced General Education ENC 1102	3
!	ECO 2013		Yes	Yes	State Core General Education Social Sciences	3
	XXX XXXX		No	Yes	State Core General Education Natural Sciences	3
	XXX XXXX		No	Yes	State Core General Education Humanities	3

	XXX XXXX	Non-Business Elective	No	No		3
Total Semester Credit Hours:						15

Fall 2						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	ACG 2021		Yes	No		3
!	ECO 2023		Yes	Yes	Enhanced General Education Creative Thinking	3
	XXX XXXX	Non-Business Elective	No	No		3
	XXX XXXX	Non-Business Elective	No	No		3
	XXX XXXX	Non-Business Elective	No	No		3
Total Semester Credit Hours:						15

Spring 2						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	ACG 2071		Yes	No		3
!	QMB 2100		Yes	Yes	State Computation	3
	ISM 3011	Business Foundation	No	No		3
	GEB 3033	Business Foundation	No	No		3
	XXX XXXX	Non-Business Elective	No	No		3
Total Semester Credit Hours:						15

Summer 2						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	FIN 3403	Business Foundation	No	No		3
	MAR 3023	Business Foundation	No	No		3
Total Term Credit Hours:						6

Fall 3						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total

!	FIN 4504	Major Core	No	No		3
	QMB 3200	Business Foundation	No	No		3
	BUL 3320	Business Foundation	No	Yes	Enhanced General Education Human and Cultural Diversity	3
	MAN 3025	Business Foundation	No	No		3
	XXX XXXX	Non-Business Elective	No	No		3
Total Semester Credit Hours:						15

Spring 3						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	FIN 4453	Major Core	No	No		3
!	XXX XXXX	Major Elective/ Concentration	No	No		3
	MAN 4504	Business Foundation	No	No		3
	ENC 3250 or ENC 3310	Supporting	No	No		3
Total Semester Credit Hours:						12

Summer 3						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	XXX XXXX	Major Elective/ Concentration	No	No		3
Total Term Credit Hours:						3

Fall 4						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	XXX XXXX	Major Elective/ Concentration	No	No		3
!	XXX XXXX	Major Elective/ Concentration	No	No		3
	XXX XXXX		No	Yes	Enhanced General Education High Impact Practice Internship	3
	XXX XXXX	General/Unrestricted Elective	No	No		3
		Apply for Graduation				0

Total Semester Credit Hours:	12
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Spring 4						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	FIN 4443	Major Core	No	No		3
!	GEB 4890	Business Foundation	No	No		3
	XXX XXXX	Contemporary International Topics	No	No		3
	XXX XXXX		No	Yes	Enhanced General Education Ethical Reasoning and Civic Engagement Capstone	3
Total Semester Credit Hours:						12

Total Degree Program Credit Hours:	120
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D4b. Finance 4-Semester Plan for FCS AA Transfer Students

Fall 1						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	Intentionally Left Blank	Total
!	FIN 3403	Business Foundation	No	No		3
!	GEB 3033	Business Foundation	No	No		3
	ISM 3011	Business Foundation	No	No		3
	MAR 3023	Business Foundation	No	No		3
	SPC 2608 or COM 3110	Supporting	No	No		3
Total Semester Credit Hours:						15

Spring 1						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	Intentionally Left Blank	Total
!	FIN 4504	Major Core	No	No		3
!	XXX XXXX	Major Elective/ Concentration	No	No		3
	QMB 3200	Business Foundation	No	No		3

	MAN 3025	Business Foundation	No	No		3
	ENC 3250 or ENC 3310	Supporting	No	No		3
Total Semester Credit Hours:						15

Summer 1						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	Intentionally Left Blank	Total
!	XXX XXXX	Major Elective/ Concentration	No	No		3
	BUL 3320	Business Foundation	No	No		3
Total Term Credit Hours:						6

Fall 2						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	Intentionally Left Blank	Total
!	FIN 4453	Major Core	No	No		3
!	XXX XXXX	Major Elective/ Concentration	No	No		3
	MAN 4504	Business Foundation	No	No		3
	XXX XXXX	Contemporary International Topics	No	No		3
		Apply for Graduation				
Total Semester Credit Hours:						12

Spring 2						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	Intentionally Left Blank	Total
!	FIN 4443	Major Core	No	No		3
!	XXX XXXX	Major Elective/ Concentration	No	No		3
!	GEB 4890	Business Foundation	No	No		3
	XXX XXXX	General/Unrestricted Elective	No	No		3
Total Semester Credit Hours:						12

Total Credit Hours:	60
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D4a. Personal Finance 8-Semester Plan for FTIC Students

Fall 1						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	ENC 1101		No	Yes	State Core General Education Communication	3
!	MAC 2233		Yes	Yes	State Core General Education Mathematics	3
!	CGS 2100		Yes	Yes	Enhanced General Education Information and Digital Literacy	3
	SPC 2608 or COM 3110	Supporting	No	No		3
	XXX XXXX	Non-Business Elective	No	No		3
		Civics Literacy Exam				0
Total Semester Credit Hours:						15

Spring 1						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	ENC 1102		No	Yes	Enhanced General Education ENC 1102	3
!	ECO 2013		Yes	Yes	State Core General Education Social Sciences	3
	XXX XXXX		No	Yes	State Core General Education Natural Sciences	3
	XXX XXXX		No	Yes	State Core General Education Humanities	3
	XXX XXXX	Non-Business Elective	No	No		3
Total Semester Credit Hours:						15

Fall 2						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	ACG 2021		Yes	No		3

!	ECO 2023		Yes	Yes	Enhanced General Education Creative Thinking	3
	XXX XXXX	Non-Business Elective	No	No		3
	XXX XXXX	Non-Business Elective	No	No		3
	XXX XXXX	Non-Business Elective	No	No		3
Total Semester Credit Hours:						15

Spring 2						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	ACG 2071		Yes	No		3
!	QMB 2100		Yes	Yes	State Computation	3
	ISM 3011	Business Foundation	No	No		3
	GEB 3033	Business Foundation	No	No		3
	XXX XXXX	Non-Business Elective	No	No		3
Total Semester Credit Hours:						15

Summer 2						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	FIN 3403	Business Foundation	No	No		3
	MAR 3023	Business Foundation	No	No		3
Total Term Credit Hours:						6

Fall 3						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	FIN 3144	Major Core	No	No		3
	QMB 3200	Business Foundation	No	No		3
	BUL 3320	Business Foundation	No	Yes	Enhanced General Education Human and Cultural Diversity	3
	MAN 3025	Business Foundation	No	No		3
	XXX XXXX	Non-Business Elective	No	No		3
Total Semester Credit Hours:						15

Spring 3						
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!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	TAX 4001	Major Core	No	No		3
!	RMI 3011	Major Core	No	No		3
	MAN 4504	Business Foundation	No	No		3
	ENC 3250 or ENC 3310	Supporting	No	No		3
Total Semester Credit Hours:						12

Summer 3						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	FIN 4504	Major Core	No	No		3
Total Term Credit Hours:						3

Fall 4						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	RMI 4135	Major Core	No	No		3
!	FIN 4312	Major Core	No	No		3
	XXX XXXX		No	Yes	Enhanced General Education High Impact Practice Internship	3
	XXX XXXX	General/Unrestricted Elective	No	No		3
		Apply for Graduation				0
Total Semester Credit Hours:						12

Spring 4						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	General Education Course Type	Total
!	FIN 4128	Major Core	No	No		3
!	GEB 4890	Business Foundation	No	No		3
	XXX XXXX	Contemporary International Topics	No	No		3

XXX XXXX	No	Yes	Enhanced General Education Ethical Reasoning and Civic Engagement Capstone	3
Total Semester Credit Hours:				12

Total Degree Program Credit Hours:	120
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D4b. Personal Finance 4-Semester Plan for FCS AA Transfer Students

Fall 1						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	Intentionally Left Blank	Total
!	FIN 3403	Business Foundation	No	No		3
!	GEB 3033	Business Foundation	No	No		3
	ISM 3011	Business Foundation	No	No		3
	MAR 3023	Business Foundation	No	No		3
	SPC 2608 or COM 3110	Supporting	No	No		3
Total Semester Credit Hours:						15

Spring 1						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	Intentionally Left Blank	Total
!	FIN 3144	Major Core	No	No		3
!	TAX 4001	Major Core	No	No		3
	QMB 3200	Business Foundation	No	No		3
	MAN 3025	Business Foundation	No	No		3
	ENC 3250 or ENC 3310	Supporting	No	No		3
Total Semester Credit Hours:						15

Summer 1						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	Intentionally Left Blank	Total
!	RMI 3011	Major Core	No	No		3
	BUL 3320	Business Foundation	No	No		3

Total Term Credit Hours:	6
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Fall 2						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	Intentionally Left Blank	Total
!	FIN 4504	Major Core	No	No		3
!	RMI 4135	Major Core	No	No		3
	MAN 4504	Business Foundation	No	No		3
	XXX XXXX	Contemporary International Topics	No	No		3
		Apply for Graduation				
Total Semester Credit Hours:						12

Spring 2						
!	Current Course Prefix and Number	Course Type	State Mandated Common Prerequisite	Enhanced General Education Requirement	Intentionally Left Blank	Total
!	FIN 4132	Major Core	No	No		3
!	FIN 4128	Major Core	No	No		3
!	GEB 4890	Business Foundation	No	No		3
	XXX XXXX	General/Unrestricted Elective	No	No		3
Total Semester Credit Hours:						12

Total Credit Hours:	60
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ADDITIONAL REQUIREMENTS:

- Students must earn a 2.0 GPA on all major coursework at USF and have an overall 2.0 major GPA, including any applicable transfer work.
- In computing entry grade point average, all business and economics courses taken for S or U grades will be converted to C or F, respectively.
- Within the 120-credit hour program, students must complete a minimum of 21 hours of upper-level Finance/Personal Finance coursework beyond FIN 3403 with a grade of C- in all courses. Finance courses taken by Finance/Personal Finance majors on an S/U basis will not be counted toward the 120-hour graduation requirement.
- All students entering USF for the first time in Fall 2017 or later, who subsequently earn three (3) D and/or F grades in any or any combination of the following courses at USF will be required to change their major to a major more appropriate to their goals and academic performance and

to a major not conferred by the Muma College of Business. The courses are: ACG 2021, ACG 2071, CGS 2100, ECO 2013, ECO 2023, MAC 2233 (or equivalent), and QMB 2100 (or equivalent).

- Major residency: Students must complete 15 hours of upper-level Finance/Personal Finance requirements in residency at USF.
- College residency: Muma College of Business residency requirements for graduation exceed the minimum requirements established for USF. Students are required to complete satisfactorily at USF a minimum of 50 percent (30-33 credit hours depending on major) of required Business courses, including 12-18 credit hours in the major field. Normally, independent study and independent research courses do not fulfill this requirement.

NOTES:

- No changes in the State Mandated Common Prerequisite courses.
- Post consolidation, only the B.S. will be offered. Pre-consolidation, the only difference between the B.S. and B.A. degrees was the Foreign Language Exit Requirement.
 - Students currently enrolled or accepted in the B.A. programs prior to Summer 2020 will have an opportunity to complete the B.A. program.
- The undergraduate degree programs were Limited Access on each campus.
- Do not anticipate any significant increase in students and the student to faculty ratio post-consolidation is expected to be stable.
- Post consolidation, the Personal Financial Advising concentration and the Personal Finance major will be discontinued, pending addition of an undergraduate new degree to the SUS' Academic Program Inventory, which USF anticipates a December 2019 submission to the BOG. The University will not be seeking Limited Access status for the proposed Personal Financial Planning degree program.