

# FINANCIAL SERVICES (FIN)

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**FIN 107. Personal Finance. (3 Credits)**

Presents a framework of personal money management concepts, including establishing values and goals, determining sources of income, managing income, preparing a budget, developing consumer buying ability, using credit, understanding savings and insurance, providing for adequate retirement, and estate planning. Lecture 3 hours per week. Total 3 hours per week.

**FIN 110. Principles of Banking. (3 Credits)**

Presents nearly every aspect of banking, providing a comprehensive introduction to the diversified services and operations of the banking industry. Focuses on new trends gaining attention in banking circles. Recommended for all banking students. Lecture 3 hours per week. Total 3 hours per week.

**FIN 215. Financial Management. (3 Credits)**

Introduces basic financial management topics including statement analysis, working capital; capital budgeting, and long-term financing. Focuses on Net Present Value and Internal Rate of Return techniques, lease vs. buy analysis, and Cost of Capital computations. Uses problems and cases to enhance skills in financial planning and decision making. Lecture 3 hours per week. Total 3 hours per week.