

Finance

The B.S.B.A. in Finance is an included program in the University's accreditation by AACSB International.

The B.S.B.A. in Finance prepares students for professional careers in areas such as corporate financial management, financial institutions management, investments, and financial planning. The program also provides the foundation to pursue the designations of Chartered Financial Analyst (CFA) or Certified Financial Planner (CFP).

Program Requirements

In addition to the university's general requirements, students seeking the B.S.B.A. in Finance must meet the requirements listed below.

Students should consult with their academic advisors for courses which may satisfy both the General Education requirements and common prerequisites.

A minimum course grade of "C" is required in all Lewis Bear Jr. College of Business prerequisites and courses.

Major

General Education

In addition to the General Education requirements listed on this page, students must satisfy all additional University requirements, including the [College-Level Communication and Computation](#), [Multicultural](#), and [Foreign Language](#) requirements. With appropriate planning and coordination with an academic advisor, students may satisfy some of the general University requirements through the General Education curriculum. For a complete listing of general degree requirements, refer to the [State University Requirements](#) section of this catalog.

General Education Curriculum:

Communication

ENC 1101	English Composition I (Core)	3
ENC 1102	English Composition II (Breadth)	3

Humanities

Choose one course from Group A (Core) and one additional course from either Group A or Group B (Breadth) 6

Group A (Core)

ARH 1000	Art Appreciation
LIT 2000	Introduction to Literature
MUL 2010	Music Appreciation
PHI 2010	Introduction to Philosophy
THE 2000	Theatre Appreciation

Group B (Breadth)

AML 2010	American Literature I
AML 2020	American Literature II
ARH 2050	Western Survey I: Prehistory to the Medieval Period
ARH 2051	Western Survey II: Renaissance to Contemporary
ART 1015C	Exploring Artistic Vision
ART 2821	The Self, Creativity, Your Career and Visual Culture
CRW 2001	Introduction to Creative Writing

ENL 2010	History of English Literature I
ENL 2020	History of English Literature II
IDH 1040	Honors Core: Humanities
LIT 2030	Introduction to Poetry
MUH 2930	The Music Experience: Special Topics
PHI 2103	Critical Thinking
PHI 2603	Ethics in Contemporary Society
REL 1300	World Religions
SPC 2608	Public Speaking
THE 2300	Survey of Dramatic Literature

Mathematics

Choose one course from Group A (Core) and one Additional course from either Group A or Group B (Breadth) 6

Group A (Core)

MAC 1105	College Algebra
MAC 1105C	College Algebra with Lab
MAC 2311	Analytic Geometry and Calculus I
MGF 1130	Mathematical Thinking
STA 2023	Elements of Statistics

Group B (Breadth)

MAC 1114	Trigonometry
MAC 1140	Precalculus Algebra
MAC 1147	Precalculus with Trigonometry
MAC 2233	Calculus with Business Applications
MAC 2312	Analytic Geometry and Calculus II
MGF 1131	Mathematics in Context
STA 2360	Introduction to Data Science

Natural Sciences

Choose one course from Group A (Core) and one additional course from either Group A or Group B (Breadth) 6

Group A (Core)

AST 1002	Descriptive Astronomy
BSC 1005	General Biology for Non-Majors *
BSC 1085	Anatomy and Physiology I *
BSC 2010	Biology I
CHM 1020	Concepts in Chemistry *
CHM 2045	General Chemistry I *
ESC 2000	Introduction to Earth Science *
EVR 2001	Introduction to Environmental Science
GLY 2010	Physical Geology
PHY 1020	Conceptual Physics
PHY 2048	Calculus-Based Physics I **, **
PHY 2048C	Calculus-Based Physics I Studio ***
PHY 2053	Algebra-Based Physics I **, **

Group B (Breadth)

ANT 2511	Biological Anthropology *
AST 2037	Life in the Universe
BOT 2010	General Botany
BSC 1050	Fundamentals of Ecology
BSC 1086	Anatomy and Physiology II *
BSC 2011	Biology II

BSC 2311	Introduction to Oceanography and Marine Biology *
CGS 2020	Introduction to Machine Learning
CHM 2046	General Chemistry II *
CIS 2530	Introduction to Cybersecurity
IDH 1043	Honors Core: Natural Sciences
MCB 1000	Fundamentals of Microbiology *
PHC 2082	Informatics and Your Health
PHY 2049	Calculus-Based Physics II *, **
PHY 2054	Algebra-Based Physics II *, **

* May be taken with or without lab.

** Algebra-Based Physics is usually recommended for non-science majors, while Calculus-Based Physics is recommended for science majors.

***Although students receive 5 semester hours credit for PHY 2048C, an additional 3 semester science course will be needed to meet General Education requirements.

Social Sciences

Choose one course from Group A (Core) and one additional course from either Group A or Group B (Breadth) 6

Group A (Core)

AMH 2010	United States to 1877
AMH 2020	United States Since 1877
ANT 2000	Introduction to Anthropology
ECO 2013	Principles of Economics Macro
POS 2041	American Politics
PSY 2012	General Psychology

Group B (Breadth)

ANT 2100	Introduction to Archaeology
ANT 2400	Current Cultural Issues
CCJ 2002	Survey of Crime and Justice
COM 2023	Death and Communication
CPO 2002	Comparative Politics
DEP 2004	Human Development Across the Lifespan
EUH 1000	Western Perspectives I
EUH 1001	Western Perspectives II
FIN 2104	Personal Financial Planning
GEA 2000	Nations and Regions of the World
GEB 1011	Introduction to Business
HIS 2050	Explore History: Special Topics
IDH 1041	Honors Core: Social Sciences
INR 2002	International Politics
MMC 2000	Principles of Mass Communication
PLA 2013	Survey of American Law
SOW 2192	Understanding Relationships in the 21st Century
SPM 2010	Sport in Global Society
SYG 2000	Introduction to Sociology
SYG 2010	Current Social Problems

General Education Electives

Choose an additional course from two of the five areas of Communication, Mathematics, Social Sciences, Humanities, and Natural Sciences.

Finance majors should take the following courses to satisfy components of the General Education curriculum courses:

Humanities		3
SPC 2608	Public Speaking	
Mathematics		6
STA 2023	Elements of Statistics	
MAC 2233	Calculus with Business Applications	
Social Sciences		3
ECO 2013	Principles of Economics Macro	

Multicultural Requirement

Multicultural Courses

An important component of a liberal education is the study of cultures other than one's own. As such, multiculturalism encompasses the appreciation of the values, expressions, and modes of organization of diverse cultural communities. To further such study, the University of West Florida requires all students pursuing a bachelor's degree to complete at least one course that explores one or more of the dimensions of another culture (language, religion, socio-economic structures, etc.). Students are exempt from this requirement if they have completed an A.A. degree, the general education program at a Florida public institution, or a baccalaureate degree.

The requirement is satisfied by the successful completion of a multicultural course designated on the following list. Several of the selections are General Education courses, and students may enroll in these to meet both the General Education and the multicultural requirements.

**Passed by UWF Faculty Senate on 11/08/2002

This list is continually updated and students are encouraged to check with their advisors for alternative options.

AML 2010	American Literature I	3
AML 2020	American Literature II	3
AML 3604	African American Literature	3
AML 3624	Black Women Writers	3
AML 4015	Topics in Nineteenth-Century American Literature	3
AML 4640	Topics in Native American Literature	3
ANT 1001	Anthropology as a Profession	1
ANT 2000	Introduction to Anthropology	3
ANT 2301	Human Sexuality and Culture	3
ANT 3212	Peoples and Cultures of the World	3
ANT 3312	North American Indians	3
ANT 3363	Japanese Culture	3
ANT 4006	Anthropology of Human Rights	3
ANT 4025	Ritual Use of Human Remains	3
ANT 4403	Environmental Anthropology	3
ANT 4516	Modern Human Physical Variation	3
ARH 1000	Art Appreciation	3
ARH 2050	Western Survey I: Prehistory to the Medieval Period	3

ARH 3201	Art and Culture in The Global Middle Ages	3	MMC 4601	Minorities and the Mass Media	3
ARH 2051	Western Survey II: Renaissance to Contemporary	3	MUH 2930	The Music Experience: Special Topics	3
ARH 3590	Non-Western Art	3	MUL 2010	Music Appreciation	3
ARH 3607	Native American Art	3	NUR 4615	Patient Centered Population Health	3
ARH 4412	The Age of Revolution to Romanticism in Europe: 1750-1850	3	NUR 4636	Population-based Public Health Nursing	3
ARH 4450	Modern Art: 1850-1980	3	PHI 3790	African Philosophy	3
ARH 4470	Contemporary Art	3	PUR 3404	International Public Relations	3
ARH 4563	Art of Japan	3	PSY 3860	Positive Psychology	3
CCJ 3678	Race, Gender, Ethnicity, and Crime	3	SOP 3730	Psychology, Culture, and Society	3
COM 3014	Gender Communication	3	SOW 4233	Human Diversity and Social Justice	3
COM 3461	Intercultural Communication	3	SPN 3400	Advanced Stylistics	3
COM 4242	Communication and Christianity	3	SPN 4520	Latin American Culture and Civilization	3
CPO 2002	Comparative Politics	3	SYO 4421	Sociology of Health, Illness and Health Care	3
CRW 2001	Introduction to Creative Writing	3	SYO 4530	Inequality in America	3
EDF 2085	Teaching Diverse Populations	3			
ENG 4013	Introduction to Literary Theory	3			
ENL 2020	History of English Literature II	3			
EUH 1000	Western Perspectives I	3			
EUH 1001	Western Perspectives II	3			
EUH 3334	Emperors, Sultans, Dictators, and Democrats: The Balkans	3			
EUH 3411	Rome and the Mediterranean World	3			
EUH 3576	Soviet Union since 1917	3			
FOL 3501	Global Cinema	3			
GEA 2000	Nations and Regions of the World	3			
GEB 4361	International Business	3			
GEO 3421	Cultural Geography	3			
GEO 3471	Geography of World Affairs	3			
HSC 2622	Introduction to Global Health Sciences	3			
HIS 2050	Explore History: Special Topics	3			
HIS 4262	Rise and Fall of the Portuguese Empire	3			
IDH 1040	Honors Core: Humanities	3			
IDH 1041	Honors Core: Social Sciences	3			
INR 2002	International Politics	3			
LAH 4135	Spanish Conquest of the Americas	3			
LAH 4131	'Atlantic Indians': How Indigenous and African Peoples Shaped Europe & the Americas	3			
LAH 4451	Greater Mexico: Central America from Conquest to the 20th Century	3			
LAH 4728	Gender and Sexuality in Latin America from Colonization to Today	3			
LIT 2000	Introduction to Literature	3			
LIT 2030	Introduction to Poetry	3			
LIT 4036	Topics in Poetry and Poetics	3			
LIT 4385	Feminist Theory	3			
MAN 4102	Management of Diversity	3			
MAR 4156	Seminar in International Marketing	3			
MMC 3743	Communicating Fear: Horror Films and Popular Culture	3			
MMC 3745	Communicating Fear Abroad: International Horror Films & Popular Culture	3			

Civic Literacy Requirement

The 2017 Florida Legislature amended [Section 1007.25, Florida Statutes](#), to require students **initially entering a State University System (SUS) and/or Florida College System (FCS) institution in 2018-2019** and thereafter to demonstrate competency in civic literacy. The 2021 Legislature further amended Florida Statutes, requiring students to complete both a civic literacy course and an exam. As a result, there are three cohorts of students currently matriculating at Florida public institutions subject to varying requirements. As demonstrated in the table below, the exact civic literacy requirements are based on the academic term in which a student first enrolled in a Florida public institution.

Students Included in Cohort	Civic Literacy Competency Requirement
Cohort 1: Students first entering the SUS or FCS prior to fall 2018	None
Cohort 2: Students first entering the SUS or FCS in fall 2018 – summer A 2021	Complete a course or exam (course options AMH 2020, POS 2041)
Cohort 3: Students first entering the SUS or FCS in summer B 2021 (on or after July 1, 2021) and thereafter	Complete both a course and exam (course options AMH 2020, POS 2041)

Additionally, the 2021 Legislature made two additional exceptions: approving the use of accelerated mechanisms for meeting the course competency requirement and exempting high school students who pass the Florida Civic Literacy Exam in high school from the postsecondary exam requirement. These two changes are in effect for Cohort 3.

There are multiple ways to satisfy this requirement. Students should work with their academic advisor to determine which option is best for their degree requirements/degree plan.

Additional information can be found on our [Civic Literacy](#) website, SUS regulation [BOG 8.006](#) and Florida Statute [s.1007.25\(4,a-b\)](#).

Mathematics Pathway

Students are advised to complete the following courses to fulfill the mathematics pathway that aligns with the mathematics skills needed for success in their program and their career goals. Students should refer to their academic advisor for questions about the math pathway for their program. For information about this requirement,

refer to the catalog page for [Mathematics Pathways](#). These courses may also fulfill requirements for General Education and Common Prerequisites.

Algebra through Calculus

MAC 1105	College Algebra	3
	or MAC 1105C College Algebra with Lab	
MAC 2233	Calculus with Business Applications	3
	or STA 2023 Elements of Statistics	

Students will be placed on a starting point based on their mathematics placement.

Common Prerequisites

State-mandated common prerequisites must be completed prior to graduation, but are not required for admission to the program. See the [Common Prerequisite Manual](#) for course substitutions from Florida colleges and universities.

ACG 2021	Principles of Financial Accounting	3
ACG 2071	Principles of Managerial Accounting	3
CGS 2570	Personal Computer Applications	3
ECO 2013	Principles of Economics Macro *	3
ECO 2023	Principles of Economics Micro	3
MAC 2233	Calculus with Business Applications *	3
STA 2023	Elements of Statistics *	3
Total Hours		21

* Indicates common prerequisites which can be used to satisfy General Education requirements.

Lower Division Electives

Students must complete sufficient 1000/2000 level electives to satisfy at least 60 semester hours (sh) in the lower division. Current UWF students may use elective courses at any level (1000-4000) to meet this elective requirement.

Total Hours 3-12

Lewis Bear Jr. College of Business BSBA Core

All students pursuing a BSBA major in the Lewis Bear Jr. College of Business must complete each of the following BSBA core courses with a grade of "C" (2.0) or better.

BUL 3130	Legal and Ethical Environment of Business	3
FIN 3403	Managerial Finance	3
GEB 3213	Business Communication	3
GEB 4361	International Business	3
ISM 3011	e-Business Systems Fundamentals	3
ISM 3116	Introduction to Business Analytics	3
MAN 3025	Management Fundamentals	3
MAN 3504	Operations Management	3
MAN 4720	Strategic Management	3
MAR 3023	Marketing Fundamentals	3
Total Hours		30

Lewis Bear Jr. College of Business Undergraduate Transfer Credit Policy

The Lewis Bear Jr. College of Business at the University of West Florida is accredited by AACSB International, the highest level of accreditation available to a college or school of business. As such, the College believes that it is in the student's best interest to take all junior/senior level BSBA Core, Major, and Major-related courses at UWF. These courses are typically taught by academically or professionally qualified faculty members as defined in the College's policy on faculty qualifications.

Undergraduate transfer credit for degree programs in the Lewis Bear Jr. College of Business is awarded consistent with specifications in the UWF Catalog and the requirements of Florida's Common Numbering System.

Normally, the Lewis Bear Jr. College of Business will not accept transfer credits as equivalent to UWF 3000/4000 level business-related courses from institutions not accredited by AACSB International.

Students should seek guidance from their Lewis Bear Jr. College of Business academic advisors on these matters.

Finance Specialization

FIN 3244	Financial Markets and Institutions ⁺	3
FIN 4461	Financial Statement Analysis ⁺	3
FIN 4414	Financial Theory and Practice ⁺	3
FIN 4424	Problems in Corporate Finance ⁺	3
FIN 4504	Investments ⁺	3
FIN 4514	Security Analysis and Portfolio Management ⁺	3
	3000/4000 level advisor-approved ACG/ECO/FIN/TAX elective ⁺	3
	3000/4000 level advisor-approved College of Business elective ⁺	3
Total Hours		24

+ Courses included in the major GPA.

Upper Division Electives

3000/4000 advisor-approved level electives 6

Finance Minor

A minor in Finance requires completion of 18-24 hours including at least 12 hours of upper-division courses at UWF. Finance majors may not earn this minor. Students should complete MAC 1105 College Algebra, STA 2023 Elements of Statistics, and any computer literacy courses before enrolling in the required courses. A minimum grade of "C" is required in all Lewis Bear Jr. College of Business prerequisites and courses.

ACG 2021	Principles of Financial Accounting	3
ACG 2071	Principles of Managerial Accounting	3
	or ACG 3082 Accounting for Non-Majors	
ECO 2013	Principles of Economics Macro	3
ECO 2023	Principles of Economics Micro	3
	or ECO 3003 Principles of Economic Theory and Public Policy	
FIN 3244	Financial Markets and Institutions	3
FIN 3403	Managerial Finance	3

3000/4000 level Finance (FIN) courses	6
---------------------------------------	---

Total Hours	24
--------------------	-----------

Finance Certificate

The Finance Certificate provides students with a general background in finance covering corporate finance, financial institutions, and investments. The certificate requires completion of the following courses with a grade of "C" or higher in each. At least 9 hours must be taken at UWF.

Take this course first:

FIN 3403	Managerial Finance *	3
----------	----------------------	---

Then, take three of these courses: 9

FIN 3244	Financial Markets and Institutions	
----------	------------------------------------	--

FIN 4461	Financial Statement Analysis	
----------	------------------------------	--

FIN 4414	Financial Theory and Practice	
----------	-------------------------------	--

FIN 4504	Investments	
----------	-------------	--

Total Hours		12
--------------------	--	-----------

* FIN 3403 has prerequisites which must be met.

Security Analyst Certificate

Students who earn the Security Analyst Certificate will be actual fiduciaries of two separate Argo funds and must, accordingly, meet a high standard of participation and engagement. During this process, students will learn how to make real money with real money. The certificate requires completion of the following courses with a grade of "C" or higher in each. Both FIN 4560 and FIN 4561 must be taken at UWF.

Take this class first:

FIN 3403	Managerial Finance *	3
----------	----------------------	---

Then, take these two classes:

FIN 4560	Equity Fund Management	3
----------	------------------------	---

FIN 4561	Bond Fund Management	3
----------	----------------------	---

Total Hours		9
--------------------	--	----------

* FIN 3403 has prerequisites which must be met.