

BACHELOR OF SCIENCE IN BUSINESS ADMINISTRATION: CONCENTRATION IN FINANCE

Concentration in Finance

The Finance concentration teaches students to recognize, understand, and attain the skills necessary to be successful in the world of finance. It focuses on the financial decisions made in every organization, which include investment, decisions in purchasing and selling real and financial assets, raising cash to fund these investments, and managing the risk of its assets and investments. Other operational decisions include implementing routine day-to-day procedures to manage all financial aspects of the organization and decisions regarding changes in the mix of its services and products. Although a financial manager specializes in these decisions, managers from across the organization also contribute.

Four sets of skills are essential to financial decision-making: First, an understanding of the environment within which decisions are made, including both the internal structure of the organization and the nature of external capital and financial markets; second, familiarity with the organization's information system, including accounting, financial, and human resources; third, analysis of available financial data to understand the likely impact of alternative decisions and their level of uncertainty; finally, understanding the interrelationships between financial decisions and decisions made in other parts of the organization, such as marketing, production, and IT.

All concentration courses must be taken on a letter-grade basis. Students must maintain an overall minimum grade point average of 2.0 across the seven concentration courses.

Program Learning Outcomes

- a. Students have basic competencies in business-related disciplines.
 - i. Students will demonstrate discipline-based knowledge in accounting, economics, finance, information systems, international business, management, marketing, operations, and statistics;
 - ii. Students will demonstrate the ability to integrate the knowledge of different functional areas into effective business solutions.
- b. Students demonstrate effective communication skills.
 - i. Students will create well-written documents on a business topic;
 - ii. Students will deliver an effective oral presentation on a business topic.
- c. Students demonstrate the ability to analyze business situations.
 - i. Students will solve business problems using appropriate quantitative and analytical techniques;
 - ii. Students will demonstrate the ability to identify and analyze alternatives in a business context;
 - iii. Students will demonstrate the ability to articulate and defend a course of action;
 - iv. Students will apply appropriate information systems and technologies to solve business problems.
- d. Students demonstrate the ability to work effectively in diverse teams that embrace equality and inclusion.
 - i. Students contribute effectively to accomplishing teams' goals;
 - ii. Students leverage diverse viewpoints by communicating effectively and respectfully with teammates from different backgrounds;
 - iii. Students demonstrate the ability to be effective team leaders.
- e. Students demonstrate the ability to solve business problems with ethical and environmental implications.
 - i. Students identify the ethical dilemmas inherent in the operation of a business and explore company performance from a triple bottom line perspective: social, environmental, and financial;
 - ii. Students demonstrate ethical decision-making and analytical skills through cases and projects that focus on each of the stakeholder categories and identify sustainable solutions that account for a triple bottom line.
- f. Students demonstrate the ability to develop global business solutions through analyzing legal, political, social, and cultural factors.

Bachelor of Science in Business Administration: Concentration in Finance – 69 Units Minimum

Except in cases of credit by examination, no more than 6 units of the core may be completed on a CR/NC basis.

Students must earn a grade of C- or better in core Business courses required as prerequisites for other core Business courses.

All concentration courses must be taken on a letter-grade basis. Students must have a minimum grade point average of 2.0 in all concentration courses.

Prerequisite Courses (9-12 units)

Code	Title	Units
Select One:		3-6
DS 110	Calculus with Business Applications	
MATH 107 & MATH 108	Mathematics for Business Calculus I and Mathematics for Business Calculus II	
MATH 110	Business Calculus	
ECON 101	Introduction to Microeconomic Analysis	3
ISYS 263	Introduction to Information Systems	3
or a passing score on the ISYS 263 CLEP Exam		

These courses must be completed before enrollment in certain core courses. Most core courses have specific prerequisites that are listed within the course descriptions.

Note: DS 110, ECON 101, and ECON 102 (formerly ECON 100) fulfill General Education requirements.

Core Requirements (39 units)

Code	Title	Units
ACCT 100	Introduction to Financial Accounting	3
ACCT 101	Introduction to Managerial Accounting	3
Select One:		3
BUS 300GW	Business Communication for Professionals - GVAR	
DS 660GW	Communications for Business Analytics - GVAR	
BUS 682	Seminar on Business and Society ¹	3

BUS 690	Seminar in Business Policy and Strategic Management ¹	3
Select One:		3
DS 212	Business Statistics	
MATH 124	Elementary Statistics	
DS 412	Operations Management	3
ECON 102	Introduction to Macroeconomic Analysis	3
FIN 350	Business Finance	3
IBUS 330	International Business and Multicultural Relations	3
ISYS 363	Information Systems for Management	3
MGMT 405	Introduction to Management and Organizational Behavior	3
MKTG 431	Principles of Marketing	3

¹ Course must be taken for a letter grade.

Concentration Requirements (12 units)

Code	Title	Units
Select One:		3
FIN 351	Financial Management	
FIN 357	Financial Statement and Data Analysis	
FIN 353	Financial Institutions	3
FIN 355	Investments	3
FIN 536	International Finance	3

Electives (9-10 units)

Select Three:

Code	Title	Units
FIN 303	Accounting for Financial Analysis	3
FIN 351	Financial Management	3
FIN 357	Financial Statement and Data Analysis	3
FIN 365	Real Estate Principles	3
FIN 370	Fundamentals of Real Estate	3
FIN 371	Commercial Real Estate Financial Management	3
FIN 372	Commercial Leasing and Development	3
FIN 420	Introduction to FinTech	3
FIN/I R/PLSI 435	Politics of Global Finance and Crisis	4
FIN 460	Mathematics and Programming for Financial Analytics	3
FIN 465	Financial Engineering	3
FIN 470	Fundamentals of Entrepreneurial Finance	3
FIN 510	Real Estate Practice and Financial Technology	3
FIN 511	Real Estate Finance and Technology	3
FIN 520	FinTech II: DeFi, Business Blockchain, and Machine Learning	3
FIN 530	Financial Analytics	3
FIN/ECON/ENVS 651	Student Managed Fund in Environmental, Social and Governance (ESG) Investments	3
FIN 653	Seminar in Bank Management	3
FIN 655	Alternative Investment	3
FIN 658	Financial Risk Management	3
FIN 659	Special Topics in Finance	3
FIN 699	Independent Study	1-3

BUS 350	Introduction to Entrepreneurship	3
DS 312	Data Analysis with Computer Applications	3
DS 408	Computer Simulation	3
DS 411	Decision Modeling for Business	3
DS 601	Applied Management Science	3
DS 604	Applied Business Forecasting	3
DS 612	Data Mining with Business Applications	3
ISYS 464	Managing Enterprise Data	3
ISYS 569	Information Systems for Business Process Management	3
ISYS 650	Business Intelligence	3

Other appropriate courses may be selected with prior written consent of an advisor.

General Education Requirements

Requirement	Course Level	Units	Area Designation
Oral Communication	LD	3	A1
Written English Communication	LD	3	A2
Critical Thinking	LD	3	A3
Physical Science	LD	3	B1
Life Science	LD	3	B2
Lab Science	LD	1	B3
Mathematics/Quantitative Reasoning	LD	3	B4
Arts	LD	3	C1
Humanities	LD	3	C2
Arts or Humanities	LD	3	C1 or C2
Social Sciences	LD	3	D1
Social Sciences: US History	LD	3	D2
Lifelong Learning and Self-Development (LLD)	LD	3	E
Ethnic Studies	LD	3	F
Physical and/or Life Science	UD	3	UD-B
Arts and/or Humanities	UD	3	UD-C
Social Sciences	UD	3	UD-D

SF State Studies

Courses certified as meeting the SF State Studies requirements may be upper or lower division in General Education (GE), a major or minor, or an elective.

American Ethnic and Racial Minorities	LD or UD	3	AERM
Environmental Sustainability	LD or UD	3	ES

Global Perspectives	LD or UD	3	GP
Social Justice	LD or UD	3	SJ

Note: LD = Lower-Division; UD = Upper-Division.

First-Time Student Roadmap (4 Year)

The roadmaps presented in this Bulletin are intended as suggested plans of study and do not replace meeting with an advisor. For a more personalized roadmap, please use the Degree Planner (<https://registrar.sfsu.edu/degreeplanner/>) tool found in your [Student Center](#).

[First-Time Student Roadmap \(http://bulletin.sfsu.edu/colleges/business/finance/bs-business-administration-concentration-finance/roadmap-i-ii-eng/\)](http://bulletin.sfsu.edu/colleges/business/finance/bs-business-administration-concentration-finance/roadmap-i-ii-eng/)

Transfer Student Roadmaps

For students with an AS-T in **Business Administration** with 18 units in the major satisfied.

[Roadmap with 18 Lower-Division Units \(http://bulletin.sfsu.edu/colleges/business/finance/bs-business-administration-concentration-finance/adt18-roadmap/\)](http://bulletin.sfsu.edu/colleges/business/finance/bs-business-administration-concentration-finance/adt18-roadmap/)

For students with an AS-T in **Business Administration** with 15 units in the major satisfied.

[Roadmap with 15 Lower-Division Unit \(http://bulletin.sfsu.edu/colleges/business/finance/bs-business-administration-concentration-finance/adt15-roadmap/\)](http://bulletin.sfsu.edu/colleges/business/finance/bs-business-administration-concentration-finance/adt15-roadmap/)

General Advising Information for Transfer Students

- Before transfer, complete as many lower-division requirements or electives for this major as possible.
- The following courses are not required for admission but are required for graduation. Students are strongly encouraged to complete these units before transfer; doing so will provide more flexibility in course selection after transfer.
 - a course in U.S. History
 - a course in U.S. & California Government

For information about satisfying the requirements described in (1) and (2) above at a California Community College (CCC), please visit <http://www.assist.org> (<http://assist.org>). Check any geographically accessible CCCs; sometimes options include more than one college. Use ASSIST to determine:

- Which courses at a CCC satisfy any lower-division major requirements for this major;
- Which courses at a CCC satisfy CSU GE, US History, and US & CA Government requirements.

Remedial courses are not transferable and do not apply to the minimum 60 semester units/90 quarter units required for admission.

Additional units for courses that are repeated do not apply to the minimum 60 units required for upper-division transfer (for example, if a course was not passed on the first attempt or was taken to earn a better grade).

Before leaving the last California Community College of attendance, obtain a summary of completion of lower-division General Education

units (IGETC or CSU GE Breadth). This is often referred to as a GE certification worksheet. SF State does not require delivery of this certification to Admissions, but students should retain this document for verifying degree progress after transfer.

Credit for Advanced Placement, International Baccalaureate, or College-Level Examination Program courses: AP/IB/CLEP credit is not automatically transferred from the previous institution. Units are transferred only when an official score report is delivered to SF State. Credit is based on the academic year during which exams were taken. Refer to the University Bulletin in effect during the year of AP/IB/CLEP examination(s) for details regarding the award of credit for AP/IB/CLEP.

Students pursuing majors in science, technology, engineering, and mathematics (STEM) disciplines often defer 6-9 units of lower-division General Education in Areas C and D until after transfer to focus on preparation courses for the major. This advice does not apply to students pursuing associate degree completion before transfer.

Transferring From Institutions Other Than CCCs or CSUs

Review SF State's lower-division General Education requirements. Note that, as described below, the four basic skills courses required for admission meet A1, A2, A3, and B4 in the SF State GE pattern. Courses that fulfill the remaining areas of SF State's lower-division GE pattern are available at most two-year and four-year colleges and universities.

Of the four required basic skills courses, a course in critical thinking (A3) may not be widely offered outside the CCC and CSU systems. Students should attempt to identify and take an appropriate course no later than the term of application to the CSU. To review more information about the A3 requirement, please visit bulletin.sfsu.edu/undergraduate-education/general-education/lower-division/#AEL.

Waiting until after transfer to take a single course at SF State that meets both US and CA/local government requirements may be an appropriate option, particularly if transferring from outside of California.