

# BEHAVIORAL FINANCE, CERTIFICATE

Requirements for an undergraduate certificate may be completed at any campus location offering the specified courses for the certificate.

## Program Description

This certificate is an interdisciplinary certificate offered jointly by the Black School of Business and the School of Humanities and Social Sciences. This certificate program is designed to prepare both current and returning students for a career in personal finance; and, for those interested in better understanding the ways in which social and cognitive psychology impact financial decisions. This certificate will cover core content in social psychology, cognitive psychology, behavioral economics, and behavioral finance. The certificate requires a total of 18 credit hours and can be completed concurrently with a Penn State Behrend degree or via continuing education.

## What is Behavioral Finance?

Behavioral Finance is the merger of psychology and financial decision making. We all make shortcuts as we process new information. This discipline explores how these shortcuts impact everyday decisions, investment decisions, and even financial management (i.e., corporate finance) decisions.

## You Might Like This Program If...

You are intrigued by why investors buy and sell stocks at certain times. This certificate also considers why financial managers make decisions to merge firms, to pay dividends, or to make many other financial decisions. Psychology influences most decisions that we make, and this certificate explores this area with an eye for finance.

## Program Requirements

To earn an undergraduate certificate in Behavioral Finance, a minimum of 18 credits is required.

Code	Title	Credits
<b>Required Courses</b>		
ECON 102	Introductory Microeconomic Analysis and Policy	3
ECON 474	Experimental and Behavioral Economics	3
FIN 477	Behavioral Finance	3
PSYCH 100	Introductory Psychology	3
PSYCH 221	Introduction to Social Psychology	3
PSYCH 256	Introduction to Cognitive Psychology	3

## Academic Advising

The objectives of the university's academic advising program are to help advisees identify and achieve their academic goals, to promote their intellectual discovery, and to encourage students to take advantage of both in-and out-of class educational opportunities in order that they become self-directed learners and decision makers.

Both advisers and advisees share responsibility for making the advising relationship succeed. By encouraging their advisees to become engaged in their education, to meet their educational goals, and to develop the habit of learning, advisers assume a significant educational role. The advisee's unit of enrollment will provide each advisee with a primary

academic adviser, the information needed to plan the chosen program of study, and referrals to other specialized resources.

READ SENATE POLICY 32-00: ADVISING POLICY (<https://senate.psu.edu/policies-and-rules-for-undergraduate-students/32-00-advising-policy/>)

## Erie

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## Career Paths

Those who are interested in careers in financial planning or financial counseling would benefit from this certificate. There is also a clear personal benefit for those who will make financial decision in any capacity in life.

## Contact

### Erie

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