FINANCE, B.S. (BUSINESS)

Begin Campus: Any Penn State Campus
End Campus: University Park

Program Description
This major provides students with an opportunity to study investment analysis, management of banks and other financial institutions, and financial management of corporations and other businesses. Course coverage includes business finance, security markets, commercial bank management, investment valuations, portfolio management, futures and options markets, and capital budgeting.

What is Finance?
Finance focuses on how individuals and business organizations raise money and capital, and how those resources are allocated among competing investment and consumption opportunities. The field focuses on domestic and international financial economies and the role of financial markets and institutions key in the movement of savings and investment capital from lenders to borrowers. It also deals with how individuals and corporate managers evaluate alternative investment and savings opportunities and how they choose among various financial instruments.

Opportunities to explore and participate in real financial events include:
• Nittany Lion Fund: The Nittany Lion Fund is a $12.5 million investor-owned, student-managed equity hedge fund that was founded twenty years ago. Students manage all aspects of the fund which includes selecting stocks, performance analysis, and investor reports and meetings. The fund places over 50 students per year in Wall Street internships and full-time jobs and has 400 alumni working on Wall Street.
• Rogers Family Trading Room: The Trading Room at Smeal (http://www.smeal.psu.edu/finance/traderoom/) replicates a real-world trading experience and functions as a classroom and a laboratory. Each of the more than 50 workstations in the facility is equipped with the software needed for simulated trading, deal capture, settlement, analytics, pricing, and other finance-related challenges. The resources include Bloomberg, FactSet, S&P Capital IQ.
• Lion Leverage Capital (LLC): LLC is a student managed paper portfolio of leveraged loans and high-yield bonds. LLC students learn the intricacies of credit analysis and how to evaluate leveraged loans and high yield bonds. LLC places over 40 students per year in Wall Street internships and full-time jobs, and has almost 100 alumni working on Wall Street.
• Wall Street Boot Camp (WSBK): the WSBK has been in existence for fifteen years. The WSBK is taught by Penn State Wall Street alumni and provides students with an overview of Wall Street and prepares students to compete for Wall Street jobs.

MORE INFORMATION ABOUT FINANCE (https://undergrad.smeal.psu.edu/majors/finance/)

Entrance to Major
To be eligible for entrance into the Finance (FIN) major, a degree candidate must be enrolled in the Smeal College of Business or the Division of Undergraduate Studies and satisfy requirements for entrance to the major.

Administrative Enrollment Controls
This program currently has administrative enrollment controls. Administrative Enrollment Controls are initiated when limitations of space, faculty, or other resources in a major prevent accommodating all students who request them. Students must follow the administrative enrollment controls that are in effect for the semester that they enter the university.

First-Year Students Entering Summer 2024, Fall 2024, Spring 2025
In order to be eligible for entrance to this major, students must satisfy the following requirements:
• 36-59 graded Penn State credits (excludes transfer and AP credits)
• completed with a grade of C or better:
  • English - ENGL 15 or ENGL 30H or ESL 15 or ENGL 137H or CAS 137H
  • Mathematics - MATH 110 or MATH 140 or MATH 140B
  • Statistics - SCM 200 or SCM 200H or STAT 200
• completed ECON 102 or ECON 102H
• completed at Penn State (no substitutions or transfers), in addition with a quality grade of "C" or better and no alternative or Pass/Fail (PS) grading:
  • Accounting - ACCTG 211 or ACCTG 211H
  • Management - MGMT 301 or MGMT 301H or MGMT 310M or MGMT 301W
  • Marketing - MKTG 301 or MKTG 301H or MKTG 301W
  • Finance - FIN 301 or FIN 301H
• earned a minimum cumulative grade-point average (GPA) of 3.50

Students Who Entered Prior to Summer 2024
Students who entered the University from Summer 2018 through Spring 2024 should view the administrative enrollment controls in the appropriate Undergraduate Bulletin archive (https://bulletins.psu.edu/undergraduate/archive/). Students who entered the University prior to the summer 2018 semester should consult with their academic advisor about the administrative enrollment controls in effect for the semester they entered the university.

Degree Completion
Students accepted into the Finance major are expected to enroll at University Park the fall semester after gaining entrance to the major. In addition, Senate Policy 83-80.5 stipulates that the college dean and program faculty may require up to 24 credits of course work in the major to be taken in the college where the degree is earned. Based on this policy, the Smeal College of Business has set the following credit earning limitations for FIN majors:

1. Fifteen credits of 300/400 level prescribed and additional courses in the major field must be completed with Finance faculty at University Park.
2. Nine additional credits of 300/400 level related and supporting courses must also be completed at University Park. See the Finance Suggested Academic Plan for details.
Degree Requirements
For the Bachelor of Science degree in Finance, a minimum of 120 credits is required with at least 15 credits at the 400 level:

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Education</td>
<td>45</td>
</tr>
<tr>
<td>Electives</td>
<td>14</td>
</tr>
<tr>
<td>Requirements for the Major</td>
<td>73</td>
</tr>
</tbody>
</table>

12 of the 45 credits for General Education are included in the Requirements for the Major. This includes: 3 credits of GWS courses (ENGL 202D); 6 credits of GQ courses (MATH 110 or MATH 140 and SCM 200 or STAT 200); 3 credits of GS courses (ECON 102).

Requirements for the Major
To graduate, a student enrolled in the major must earn a grade of C or better in each course designated by the major as a C-required course, as specified by Senate Policy 82-44 (https://senate.psu.edu/students/policies-and-rules-for-undergraduate-students/82-00-and-83-00-degree-requirements/).

<table>
<thead>
<tr>
<th>Code</th>
<th>Title</th>
<th>Credits</th>
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</thead>
<tbody>
<tr>
<td>BA 342</td>
<td>Socially Responsible, Sustainable and Ethical</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Business Practice</td>
<td></td>
</tr>
<tr>
<td>BA 411</td>
<td>Analyzing Business and Industry</td>
<td>3</td>
</tr>
<tr>
<td>ECON 102</td>
<td>Introductory Microeconomic Analysis and Policy</td>
<td>3</td>
</tr>
<tr>
<td>ECON 104</td>
<td>Introductory Macroeconomic Analysis and Policy</td>
<td>3</td>
</tr>
<tr>
<td>MIS 250</td>
<td>Introduction to Problem Solving with Spreadsheet Analysis and Information Systems Management</td>
<td>3</td>
</tr>
<tr>
<td>SCM 301</td>
<td>Supply Chain Management</td>
<td>3</td>
</tr>
</tbody>
</table>

Prescribed Courses: Require a grade of C or better

- ACCTG 211 Financial and Managerial Accounting for Decision Making
- ENGL 202D Effective Writing: Business Writing
- FIN 301 Corporation Finance
- FIN 305W Financial Management of the Business Enterprise
- FIN 406 Security Analysis and Portfolio Management
- FIN 408 Financial Markets and Institutions
- MGMT 301 Basic Management Concepts
- MKTG 301 Principles of Marketing

Additional Courses
Additional Courses: Require a grade of C or better

- MATH 110 or MATH 140 Techniques of Calculus I or Calculus With Analytic Geometry I
- SCM 200 or STAT 200 Introduction to Statistics for Business or Elementary Statistics

Select 6 credits of the following:

- FIN 405 Advanced Financial Management
- FIN 407 Multinational Financial Management
- FIN 410 Derivative Markets
- FIN 414 Financial Trading and Applications
- FIN 415 Advanced Financial Modeling

Supporting Courses and Related Areas
Attainment of 12th credit level proficiency in a single world language. Proficiency must be demonstrated by either examination or coursework.

- Select 3 credits of related coursework. See Department List.
- Select 6 credits of supporting coursework. See Department List.

General Education
Connecting career and curiosity, the General Education curriculum provides the opportunity for students to acquire transferable skills necessary to be successful in the future and to thrive while living in interconnected contexts. General Education aids students in developing intellectual curiosity, a strengthened ability to think, and a deeper sense of aesthetic appreciation. These are requirements for all baccalaureate students and are often partially incorporated into the requirements of a program. For additional information, see the General Education Requirements (https://bulletins.psu.edu/undergraduate/general-education/baccalaureate-degree-general-education-program/) section of the Bulletin and consult your academic adviser.

The keystone symbol appears next to the title of any course that is designated as a General Education course. Program requirements may also satisfy General Education requirements and vary for each program.

Foundations (grade of C or better is required and Inter-Domain courses do not meet this requirement.)

- Quantification (GQ): 6 credits
- Writing and Speaking (GWS): 9 credits

Breadth in the Knowledge Domains (Inter-Domain courses do not meet this requirement.)

- Arts (GA): 3 credits
- Health and Wellness (GHW): 3 credits
- Humanities (GH): 3 credits
- Social and Behavioral Sciences (GS): 3 credits
- Natural Sciences (GN): 3 credits

Integrative Studies
- Inter-Domain Courses (Inter-Domain): 6 credits

Exploration

- GN, may be completed with Inter-Domain courses: 3 credits
- GA, GH, GN, GS, Inter-Domain courses. This may include 3 credits of World Language course work beyond the 12th credit level or the requirements for the student’s degree program, whichever is higher: 6 credits

University Degree Requirements
First Year Engagement
All students enrolled in a college or the Division of Undergraduate Studies at University Park, and the World Campus are required to take 1 to 3 credits of the First-Year Seminar, as specified by their college First-Year Engagement Plan.
Other Penn State colleges and campuses may require the First-Year Seminar; colleges and campuses that do not require a First-Year Seminar provide students with a first-year engagement experience.

First-year baccalaureate students entering Penn State should consult their academic adviser for these requirements.

**Cultures Requirement**
6 credits are required and may satisfy other requirements

- United States Cultures: 3 credits
- International Cultures: 3 credits

**Writing Across the Curriculum**
3 credits required from the college of graduation and likely prescribed as part of major requirements.

**Total Minimum Credits**
A minimum of 120 degree credits must be earned for a baccalaureate degree. The requirements for some programs may exceed 120 credits. Students should consult with their college or department adviser for information on specific credit requirements.

**Quality of Work**
Candidates must complete the degree requirements for their major and earn at least a 2.00 grade-point average for all courses completed within their degree program.

**Limitations on Source and Time for Credit Acquisition**
The college dean or campus chancellor and program faculty may require up to 24 credits of course work in the major to be taken at the location or in the college or program where the degree is earned. Credit used toward degree programs may need to be earned from a particular source or within time constraints (see Senate Policy 83-80 (https://senate.psu.edu/policies-and-rules-for-undergraduate-students/82-00-and-83-00-degree-requirements/#83-80)). For more information, check the Suggested Academic Plan for your intended program.

**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/students/policies-and-rules-for-undergraduate-students/32-00-advising-policy/)

**Suggested Academic Plan**
The suggested academic plan(s) listed on this page are the plan(s) that are in effect during the 2024-25 academic year. To access previous years’ suggested academic plans, please visit the archive (https://bulletins.psu.edu/undergraduate/archive/) to view the appropriate Undergraduate Bulletin edition.

**Finance, B.S. at University Park Campus**
The course series listed below provides only one of the many possible ways to move through this curriculum. The University may make changes in policies, procedures, educational offerings, and requirements at any time. This plan should be used in conjunction with your degree audit (accessible in LionPATH as either an Academic Requirements or What If report). Please consult with a Penn State academic adviser on a regular basis to develop and refine an academic plan that is appropriate for you.

**First Year**

<table>
<thead>
<tr>
<th>Fall</th>
<th>Credits</th>
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<tr>
<td>PSU 6</td>
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<td>MGMT 301</td>
<td>3</td>
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<td>(MATH 110 or MATH 140) or (SCM 200 or STAT 200) (GQ)</td>
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<td>SCM 200 or STAT 200 or (MATH 110 or MATH 140) (GQ)</td>
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<tr>
<td>ENGL 15, 30H, ESL 15, ENGL 137H, or CAS 137H</td>
<td>3 World Language - Level Two (8th credit level)</td>
<td>4</td>
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<tr>
<td>ECON 102 (GS)</td>
<td>3 General Education Course (US)</td>
<td>3</td>
<td></td>
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<tr>
<td>World Language - Level One (4th credit level)</td>
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**Second Year**

<table>
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<tbody>
<tr>
<td>MKTG 301</td>
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<td>FIN 301</td>
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<tr>
<td>ACCTG 211</td>
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<td>SCM 301</td>
<td>3</td>
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<tr>
<td>ECON 104</td>
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<td>CAS 100, ENGL 138T, or CAS 138T</td>
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<td>World Language - Level Three (12th credit level)</td>
<td>4 MIS 250</td>
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<tr>
<td>General Education Course (IL)</td>
<td>3 General Education Course</td>
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**Third Year**

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<thead>
<tr>
<th>Fall</th>
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<tbody>
<tr>
<td>FIN 305W 1</td>
<td>3</td>
<td>FIN 4XX - Finance Elective</td>
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<tr>
<td>FIN 408 or 406</td>
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<td>FIN 406 or 408</td>
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<tr>
<td>ENGL 202D 1</td>
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<td>General Education Course (N)</td>
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<td>BLAW 341 or BA 342</td>
<td>3 BA 342 or BLAW 341</td>
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<td>General Education Course</td>
<td>3 General Education Course</td>
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**Fourth Year**

<table>
<thead>
<tr>
<th>Fall</th>
<th>Credits</th>
<th>Spring</th>
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<tbody>
<tr>
<td>FIN 4XX - Finance Elective</td>
<td>3 Business Breadth Course</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>BA 411 (or Business Breadth Course)</td>
<td>3 BA 411 (or Business Breadth Course)</td>
<td>3</td>
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</tbody>
</table>

**University Park**

**Advising Center**
Smeal College Undergraduate Education
202 Business Building
University Park, PA 16802
814-863-1947

SmealAdvising@smeal.psu.edu

[1] 5
[2] 4
[3] 3
[4] 2
[5] 1
[6] 0
Finance, B.S. (Business)

<table>
<thead>
<tr>
<th>Course Type</th>
<th>Credits</th>
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<tr>
<td>Business Breadth Course</td>
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<td>3 General Education Course</td>
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<td>General Education Course (N)</td>
<td>4</td>
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<tr>
<td>Elective</td>
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Total Credits 120

1. Course requires a grade of C or better
2. Entrance-to-Major Course – complete prior to attaining 59 cumulative credits at Penn State
3. Attain 12th credit level proficiency in a world language (0-12 credits). Credits required vary based on predetermined skill level. Balance of remaining credits are taken as electives. American Sign Language does not satisfy the Smeal College world language requirement.
4. When planning general education and elective courses, students should factor in the following requirements:
   • 3 credits of United States Culture (US)
   • 3 credits of International Culture (IL)
   • 6 credits of Inter-Domain (N) coursework
5. See the Business Breadth Course list on the Smeal College website.
6. See the Finance Department website for the list of FIN electives.

University Requirements and General Education Notes:

US and IL are abbreviations used to designate courses that satisfy Cultural Diversity Requirements (United States and International Cultures).

W, M, X, and Y are the suffixes at the end of a course number used to designate courses that satisfy University Writing Across the Curriculum requirement.

General Education includes Foundations (GWS and GQ), Knowledge Domains (GHW, GN, GA, GH, GS) and Integrative Studies (Inter-domain) requirements. N or Q (Honors) is the suffix at the end of a course number used to help identify an Inter-domain course, but the inter-domain attribute is used to fill audit requirements. Foundations courses (GWS and GQ) require a grade of ‘C’ or better.

All incoming Schreyer Honors College first-year students at University Park will take ENGL 137H/CAS 137H in the fall semester and ENGL 138T/CAS 138T in the spring semester. These courses carry the GWS designation and satisfy a portion of that General Education requirement. If the student’s program prescribes GWS these courses will replace both ENGL 15/ENGL 30H and CAS 100A/CAS 100B/CAS 100C. Each course is 3 credits.

College and Department Notes:

I. The Smeal College of Business requires that the following entrance-to-major courses be taken at Penn State: ACCTG 211, MGMT 301, MKTG 301, and FIN 301.
II. Pursuant to the Association to Advance Collegiate Schools of Business (AACSB) accreditation standards, the Smeal College of Business requires that all upper division courses within the departments sponsoring the major be completed in residence at University Park under the instruction of Smeal College faculty.
Finance, B.S. at Commonwealth Campuses

The course series listed below provides only one of the many possible ways to move through this curriculum. The University may make changes in policies, procedures, educational offerings, and requirements at any time. This plan should be used in conjunction with your degree audit (accessible in LionPATH as either an Academic Requirements or What If report). Please consult with a Penn State academic adviser on a regular basis to develop and refine an academic plan that is appropriate for you.

### First Year

<table>
<thead>
<tr>
<th>Semester</th>
<th>Credits</th>
<th>Course Name</th>
<th>Notes</th>
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<tbody>
<tr>
<td>Fall</td>
<td>15-14</td>
<td>First-Year Seminar (if required by Campus)</td>
<td>1-0 MGMT 301&lt;sup&gt;1,2&lt;/sup&gt;</td>
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<td>(MATH 110 or MATH 140) or (SCM 200 or STAT 200) (GQ)&lt;sup&gt;1,2&lt;/sup&gt;</td>
<td>4 (SCM 200 or STAT 200) or (MATH 110 or MATH 140) (GQ)&lt;sup&gt;1,2&lt;/sup&gt;</td>
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<td></td>
<td></td>
<td>ENGL 15, 30H, ESL 15, ENGL 137H, or CAS 137H&lt;sup&gt;1,2&lt;/sup&gt;</td>
<td>3 World Language - Level Two (8th credit level)&lt;sup&gt;3&lt;/sup&gt;</td>
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<tr>
<td></td>
<td></td>
<td>ECON 102 (GS)&lt;sup&gt;2&lt;/sup&gt;</td>
<td>3 General Education Course (US)&lt;sup&gt;4&lt;/sup&gt;</td>
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<tr>
<td></td>
<td></td>
<td>World Language - Level One (4th credit level)&lt;sup&gt;5&lt;/sup&gt;</td>
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### Second Year

<table>
<thead>
<tr>
<th>Semester</th>
<th>Credits</th>
<th>Course Name</th>
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</thead>
<tbody>
<tr>
<td>Fall</td>
<td></td>
<td>MKTG 301&lt;sup&gt;1,2&lt;/sup&gt;</td>
<td>3 FIN 301&lt;sup&gt;1,2&lt;/sup&gt;</td>
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<td>ACCTG 211&lt;sup&gt;1,2&lt;/sup&gt;</td>
<td>4 ENGL 202D&lt;sup&gt;1&lt;/sup&gt;</td>
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<td></td>
<td></td>
<td>ECON 104</td>
<td>3 CAS 100, ENGL 138T, or CAS 138T&lt;sup&gt;1&lt;/sup&gt;</td>
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<tr>
<td></td>
<td></td>
<td>World Language - Level Three (12th credit level)&lt;sup&gt;3&lt;/sup&gt;</td>
<td>4 General Education Course&lt;sup&gt;4&lt;/sup&gt;</td>
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<td></td>
<td>General Education Course (IL)&lt;sup&gt;4&lt;/sup&gt;</td>
<td>3 General Education Course&lt;sup&gt;4&lt;/sup&gt;</td>
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### Third Year

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<th>Credits</th>
<th>Course Name</th>
<th>Notes</th>
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</thead>
<tbody>
<tr>
<td>Fall</td>
<td></td>
<td>FIN 305W&lt;sup&gt;1&lt;/sup&gt;</td>
<td>3 FIN 4XX - Finance Elective&lt;sup&gt;1,6&lt;/sup&gt;</td>
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<tr>
<td></td>
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<td>FIN 408 or 406&lt;sup&gt;1&lt;/sup&gt;</td>
<td>3 FIN 406 or 408&lt;sup&gt;1&lt;/sup&gt;</td>
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<td>SCM 301</td>
<td>3 General Education Course (N)&lt;sup&gt;4&lt;/sup&gt;</td>
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<td>BLAW 341 or BA 342</td>
<td>3 BA 342 or BLAW 341</td>
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<td></td>
<td>MIS 250</td>
<td>3 General Education Course&lt;sup&gt;4&lt;/sup&gt;</td>
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### Fourth Year

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<th>Credits</th>
<th>Course Name</th>
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<tbody>
<tr>
<td>Fall</td>
<td></td>
<td>FIN 4XX - Finance Elective&lt;sup&gt;1,6&lt;/sup&gt;</td>
<td>3 Business Breadth Course&lt;sup&gt;5&lt;/sup&gt;</td>
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<tr>
<td></td>
<td></td>
<td>BA 411 (or Business Breadth Course)&lt;sup&gt;5&lt;/sup&gt;</td>
<td>3 BA 411 (or Business Breadth Course)&lt;sup&gt;5&lt;/sup&gt;</td>
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<td>Business Breadth Course&lt;sup&gt;5&lt;/sup&gt;</td>
<td>3 General Education Course&lt;sup&gt;4&lt;/sup&gt;</td>
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<td>Elective&lt;sup&gt;4&lt;/sup&gt;</td>
<td>2-3 Elective&lt;sup&gt;4&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

### Total Credits 120

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### College and Department Notes:

I. The Smeal College of Business requires that the following entrance-to-major courses be taken at Penn State: ACCTG 211, MKTG 301, and FIN 301.

II. Pursuant to the Association to Advance Collegiate Schools of Business (AACSB) accreditation standards, the Smeal College of Business requires that all upper division courses within the departments sponsoring the major be completed in residence at University Park under the instruction of Smeal College faculty.

### Career Paths

Finance is a broad field that prepares students for positions in banking, investments, insurance, corporations, and government. Careers include positions in:

- securities analysis and investment management
- retail and commercial bank management
- retail investment brokerage
- financial advising and consulting
- corporate financial management and treasury

### Accreditation

The Smeal College of Business B.S. degree in Finance (FIN_BS) is recognized by the AACSB (Association to Advance Collegiate Schools
of Business) as an accredited program after completing a meticulous internal review and meeting all AACSB standards and requirements.

MORE INFORMATION ABOUT THE ASSOCIATION TO ADVANCE COLLEGIATE SCHOOLS OF BUSINESS (https://www.aacsb.edu)

Contact
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DEPARTMENT OF FINANCE
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University Park, PA 16802
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https://www.smeal.psu.edu/finance (https://www.smeal.psu.edu/finance/)

Ask A Question: https://directory.smeal.psu.edu/contact/finance (https://directory.smeal.psu.edu/contact/finance/)