

Finance (FISV) Courses

FISV2000 Finance

This course is an introduction to the fundamental principles of finance, with a focus on financial statement analysis and decision making. The course encourages active learning through cases, class discussion and problem-solving. Students use traditional financial statements as well as managerial financial reports for use in learning essential decision-making processes. Major topics include financial statement analysis, fundamentals of risk and return, time value of money, various budgeting models, and alternative forms of financing. Excel and other decision support tools are used extensively throughout this course.

Prerequisite(s): ACCT1210 or ACCT2150, FIT1040 (or concurrent).

Offered at Charlotte, Online, Providence

3 Semester Credits

FISV2140 Financial Markets and Institutions

The purpose of this course is to provide the student with knowledge of a broad range of topics related to financial markets, capital markets, the nature and functions of money and credit, the role of monetary policy, and the role and functions of financial institutions. This course emphasizes the factors and key ratios in analyzing financial institutions, including the CAMELS approach. Types and functions of markets and institutions of today are discussed, along with their differences. Money creation, the demand for money and the relation of money to inflation and financial flows, the role and functions of financial institutions, and consumer financing and business capitalization are each examined. This course emphasizes the changing role of competitive financial institutions, the effects of these changes on the flow of funds, and the Federal Reserve System's monetary policy implementation to regulate and control money and financial institutions. Real-world examples are used to focus student learning to applications of theory and consequential economic impacts both nationally and internationally.

Prerequisite(s): ECON1001, FISV2000.

Offered at Online, Providence

3 Semester Credits

FISV3001 Investments

This course introduces students to investing and financial planning.

Topics include the nature of capital markets and the roles that investment companies play between the investor and the corporation. Different asset classes, including equities and bonds, are covered. The role of the financial planning process, taxes and regulations are also considered.

Prerequisite(s): FISV2000.

Offered at Charlotte, Online, Providence

3 Semester Credits

FISV3005 International Finance

This course provides students with an overview of international banking and finance. Topics include the international dimensions of finance, foreign exchange rates, international sources of funds, international banking regulations, and the contrasts between European, Asian and American banking.

Prerequisite(s): ACCT1210.

Offered at Charlotte, Online, Providence

3 Semester Credits

FISV3010 Credit Risk Analysis and Management

This course examines the role of credit and analyzes its impact on the economic and social environments. Both consumer credit and business credit are studied in-depth, with emphasis placed on sources and uses of credit, credit reporting and credit analysis.

Prerequisite(s): ACCT1210.

Offered at Charlotte, Online, Providence

3 Semester Credits

FISV3015 Fundamentals of Financial Planning

This course introduces students to the financial planning process, client/planner interactions and personal financial statements development and assessment. Topics include cash flow and debt management, education planning, planning elements of risk management, investment planning and retirement planning. This course is specifically of interest to those students who wish to pursue careers as financial planners.

Prerequisite(s): ACCT1210.

Offered at Online, Providence

3 Semester Credits

FISV3080 Financial Statement Analysis

This course includes the analysis and interpretation of external financial statements for various business entities as seen through the eyes of professional investors and creditors. The course explores various analytical techniques including comparative financial statement, trend and ratio analyses.

Prerequisite(s): ACCT2022 or ACCT2210, FISV2000.

Offered at Charlotte, Online, Providence

3 Semester Credits

FISV3199 Experiential Education Projects in Financial Modeling and Valuation

This course provides students with the skills and knowledge required to be successful in today's fast-paced and highly regulated financial environment. In this course, students develop a comprehensive three-statement financial and valuation model using various supporting schedules. Students complete advanced Excel, financial modeling and valuation training. Students develop leadership and collaborative abilities and refine critical thinking, problem-solving and active citizenship skills. The course culminates in a formal presentation. This course uses experiential learning as a primary method of achieving the course objectives.

Prerequisite(s): (ACCT2022 or ACCT2210), FISV2000, junior status.

Offered at Online, Providence

3 Semester Credits

FISV4010 Bank Management

This course examines the banking industry from the perspective of both a bank customer and a bank manager. Focus is on policies developed and procedures used to make decisions on providing loans to businesses and consumers. Additional topics addressed include risk management, interstate banking, technological advancements and the regulatory environment.

Prerequisite(s): FISV2012 or FISV3005 or FISV3040.

Offered at Providence

3 Semester Credits

FISV4015 Fundamentals of Estate Planning

This course focuses on the efficient conservation and transfer of wealth, consistent with the client's goals. It is a study of the legal, tax, financial and non-financial aspects of this process, covering topics such as trusts, wills, probate, advanced directives, charitable giving, wealth transfers and related taxes.

Prerequisite(s): FISV3015.

Offered at Online, Providence

3 Semester Credits

FISV4020 Risk Management and Insurance

This course provides an understanding of the procedures and concepts of risk management as a precedent to the study of insurance, which is an important tool in risk management. The balanced treatment of both risk management and insurance provides a broad introduction to the field. Students learn risk identification, analysis, measurement, control and financing, and study insurance markets, functions, coverage and benefits.

Prerequisite(s): ACCT1210.

Offered at Online, Providence

3 Semester Credits

FISV4025 Corporate Finance

This course expands on previous finance courses by introducing more advanced topics, including capital structure, working capital management, capital budgeting and forecasting. Additional topics include operating and financial leverage, working capital management, capital budgeting, leasing and long-term financing.

Prerequisite(s): ACCT2022 or ACCT2210, FISV2000.

Offered at Online, Providence

3 Semester Credits

FISV4030 Real Estate

This course is designed for students seeking a clear presentation of the numerous investment decisions involved in real estate. Topics include how to lease, buy, sell or mortgage a property; how to analyze and predict the forces in the market and determine real estate values; whether and when to renovate, rehabilitate or demolish; and when and how to divest of property. Prerequisite(s): FISV2000.

Offered at Online, Providence

3 Semester Credits

FISV4040 Futures and Options

This course includes a thorough foundation of options, futures, swaps, and other derivative securities. Topics include theoretical and normative pricing methods as well as the use of derivatives in portfolio and corporate risk management.

Prerequisite(s): FISV3001, MATH2001.

Offered at Providence

3 Semester Credits

FISV4050 Portfolio Management and Analysis

This course includes a thorough foundation in the process of portfolio management, from individual security evaluation to broad asset allocation decision making. Topics covered include the portfolio management process including asset allocation, benchmarking, evaluation and reporting, as well as the manner in which trading takes place. An analysis of alternative assets is also explored including real estate, investment companies, private equity and venture capital, hedge funds, closely-held securities, distressed securities, tangible assets, commodities and derivatives.

Prerequisite(s): FISV3001, MATH2001.

Offered at Providence

3 Semester Credits

FISV4060 Fixed Income Analysis

This course includes the analysis of fixed income securities and all securities whose valuation and hedging are related to interest rates. Topics include the bond market and its various instruments including U.S. treasuries, corporate bonds, mortgage-backed securities and emerging market bonds. The course also covers bond portfolio management techniques such as interest rate forecasting, yield curve anticipation and security selection. This course is appropriate for students interested in financial analyst careers.

Prerequisite(s): FISV3001.

Offered at Providence

3 Semester Credits

FISV4080 Finance Seminar

This course gives students the opportunity to analyze and report on contemporary issues in finance using knowledge obtained through previous finance and related course work. Case work and simulation software is used extensively throughout the course to allow students to incorporate various financial concepts and techniques in making financial decisions.

Prerequisite(s): ACCT2022 or ACCT2210, FISV3001, (FISV2140 or FISV3040 or FISV3140), FISV4025, senior status.

Offered at Online, Providence

3 Semester Credits

FISV5410 Personal Financial Planning

This course introduces students to comprehensive personal financial planning, which is the process of designing, implementing and monitoring financial decisions that help an individual or family accomplish their financial objectives.

Offered at Online, Providence

3 Semester Credits

FISV5420 Estate Planning

This course focuses on the efficient conservation and transfer of wealth, consistent with the client's goals. It is a study of the legal, tax, financial and non-financial aspects of this process, covering topics such as trusts, wills, probate, advanced directives, charitable giving, wealth transfers and related taxes. The course explores the taxation of gifts, estates and generation skipping transfers, and includes the calculation of the gift tax, estate tax and generation skipping transfer tax in consideration of applicable exclusions and deductions. Students are exposed to estate planning techniques such as lifetime transfers and gifting, charitable gifting, the utilization of trusts and partnerships, and postmortem planning. The course emphasizes solving a client's estate planning problems by providing students with the tools to develop practical strategies that focus on a client's goals and objectives and apply current tax law to develop an effective estate plan.

Prerequisite(s): FISV5410.

Offered at Online, Providence

3 Semester Credits

FISV5430 Principles of Risk and Insurance

This course explores the financial risks that individuals and businesses face and how they can manage these risks, including the utilization of insurance solutions. Students are exposed to the purpose, structure and coverage options of the following types of insurance: health, disability, long-term care, life, property and casualty, and more. This course also reviews the taxation of insurance benefits and how taxation should affect a financial planner's decision to recommend insurance solutions under certain circumstances. After completing the course, students are able to determine a client's risk exposure and develop a comprehensive insurance and risk management plan for the client based on the client's goals and objectives.

Prerequisite(s): FISV5410.

Offered at Online, Providence

3 Semester Credits

FISV5440 Retirement Planning

This course explores the nature and function of retirement plans and surveys the more common employee benefits presently offered by companies. The course outlines the various retirement plans available, including government and private plans, pension plans, individual retirement accounts, and other qualified and non-qualified retirement plans. Students learn to determine a client's eligibility to participate in a retirement plan, calculate a client's tax deductible contribution limits, and calculate the taxation of retirement plan benefits upon distribution. The course includes a complete needs analysis to determine a client's expected monetary needs and the associated cash flow required in a client's retirement years. Students recommend an appropriate plan of action including retirement plan options that achieve the client's goals and objectives and complement the client's comprehensive financial plan.

Prerequisite(s): FISV5410.

Offered at Online, Providence

3 Semester Credits

FISV5600 Financial Management

This course provides the student with sufficient analytical skills to interpret and act upon financial data and information that lead to sound financial decisions for business organizations. Topics include the time value of money, capital budgeting methods, financial statement analysis, breakeven analysis, short and long term financing methods, and topics in international financial management. Contemporary financial management techniques are discussed throughout the course.

Prerequisite(s): ACCT5000 or EMGT5020 or FISV5000.

Offered at Online, Providence

3 Semester Credits

FISV5720 Financial Reporting and Control

This course offers students a practical approach to understanding financial reporting. Students learn the requirements of generally accepted accounting principles in financial statement preparations by researching and analyzing publicly traded companies. Emphasis is placed on how the financial statements translate into stock prices and how they can be used as a barometer of a company's financial position. Students explore how companies in trouble can benefit from implanted controls, via the financial reporting process, to ensure earlier and better insight in making difficult decisions.

Prerequisite(s): FISV5600.

Offered at Online, Providence

3 Semester Credits

FISV6050 Strategic Financial Planning

This course offers students a practical approach to understanding the budgeting process. Students are exposed to the complete cycle of budgeting, from understanding the strategic plan that initiates the budget process to auditing the results. Students see the interrelating components of the operational budget to the capital budget and how these build to the cash flow budget. Students are able to translate the cash flow necessary to support the strategic plan to financing requirements that need to be met by banking or other sources. Students apply research techniques in coordinating a comprehensive strategic plan with a particular industry.

Prerequisite(s): EMGT5020 or FISV5720.

Offered at Online, Providence

3 Semester Credits

FISV6056 Fundamentals of Investment and Portfolio Management

This course introduces student to the fundamentals of investment and portfolio management. It focuses the student's attention on the impact that asset diversification has on expected portfolio outcomes. Students should complete the course with a thorough understanding of most investment vehicles and how they can be used in varying weights to influence the short and long-term returns of an investment portfolio. Students apply the basic tenets of FISV5600 by applying ratio analysis in the course of investment decision-making. Upon completion of the course, students are better prepared to make prudent investment decisions in both their professional careers as well as their own personal financial planning.

Prerequisite(s): FISV5600.

Offered at Online, Providence

3 Semester Credits

FISV6410 Equity Analysis

This course covers several valuation techniques used in equity investment analysis. Equity (i.e., stocks) typically comprises the largest asset class in a majority of individual and institutional portfolios. Topics include the various types of analytical tools used to value equity securities, along with their respective strengths and weaknesses. In addition, students gain perspective on when to choose the best technique as well as private company valuation methodologies. This course is appropriate for students interested in becoming a portfolio manager or investment analyst on the institutional or consumer side of the financial services industry.

Prerequisite(s): FISV6056.

Offered at Providence

3 Semester Credits

FISV6420 Bond Market Analysis

This course covers the bond market as well as other fixed income securities. Bonds are a pivotal asset class in institutional and individual investing. Topics include the various types of fixed income securities, including government debt, corporate debt, and securitized debt such as mortgage-backed securities and international bonds. The course covers various valuation and portfolio management methodologies. This course is appropriate for students interested in becoming a portfolio manager or investment analyst on the institutional or consumer side of the financial services industry.

Prerequisite(s): FISV6056.

Offered at Providence

3 Semester Credits

FISV6430 Applied Behavioral Finance

This course is an applied behavioral finance course examining the intersection of behavioral finance, financial therapy, and personal financial planning theory, practice and research. It reviews the research on behavioral finance and investor psychology, exploring the effects of human emotions and cognitive errors on financial decisions. This course focuses on the application of behavioral finance theory and research to the practice of financial therapy to help professionals improve the financial health of their clients.

Prerequisite(s): FISV5410.

Offered at Online, Providence

3 Semester Credits

FISV6450 Derivatives and Risk Management

This course reviews various types of derivatives such as options, forward contracts, futures contracts and swaps. Topics include the use of derivatives as risk management tools on an investment institutional level as well as the analysis of various derivative pricing models.

Prerequisite(s): FISV6056.

Offered at Providence

3 Semester Credits

FISV6490 Institutional Portfolio Management

This course presents the ways investment management firms build and manage portfolios for their clients. The process of portfolio management is studied in detail, from the nuances of individual security selection to asset allocation decisions made across a broad range of investment choices. Specific topics include asset allocation, benchmarking, trading and regulatory reporting.

Prerequisite(s): FISV6056.

Offered at Online, Providence

3 Semester Credits