Bachelor of Science in Business Administration - Finance, Real Estate Major

**Bachelor of Science in Business Administration - Finance, Real Estate Major**

Bruce Rubin, Interim Chair  
John M. Griffith, Chief Departmental Advisor

Financial management comprises four majors: finance, personal financial planning (http://catalog.odu.edu/undergraduate/stromecollegeofbusiness/bsbafinance/personalfinplan/), real estate (p. 1), and risk management and insurance (http://catalog.odu.edu/undergraduate/stromecollegeofbusiness/bsbafinance/riskmgmtandinsurance/). Real estate graduates are employed as appraisers, sales and leasing agents, property managers, developers, and lending officers.

A student who seeks a Bachelor of Science in Business Administration degree in financial management with a major in real estate from Old Dominion University must, in addition to meeting other requirements of the University, earn a minimum of 25 percent of the total number of credits required for the degree (for example, 30 credits in a 120-credit degree program) through on- or off-campus instruction. This must include a minimum of 12 credit hours of upper-level FIN courses or upper-level ACCT or ECON courses specifically listed as electives on the course lists below.

Four-Year Plan - Real Estate - BSBA (http://catalog.odu.edu/undergraduate/stromecollegeofbusiness/bsbafinance/finance-realestate-bsba-fouryearplan/)

This is a suggested curriculum plan to complete this degree program in four years. Please consult information in this Catalog, Degree Works, and your academic advisor for more specific information on course requirements for this degree.

**Real Estate Major Course Work**

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
<th>Credits</th>
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</thead>
<tbody>
<tr>
<td>FIN 319</td>
<td>Principles of Real Estate</td>
<td>3</td>
</tr>
<tr>
<td>FIN 435</td>
<td>International Financial Management</td>
<td>3</td>
</tr>
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</tr>
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</tr>
<tr>
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<td>Selected Topics in Real Estate (Real Estate Management)</td>
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Select two of the following Major Electives:  

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<tr>
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<tbody>
<tr>
<td>ECON 445W</td>
<td>Urban Economics</td>
<td></td>
</tr>
<tr>
<td>FIN 317</td>
<td>Principles of Insurance and Risk Management</td>
<td></td>
</tr>
<tr>
<td>FIN 367</td>
<td>Cooperative Education</td>
<td></td>
</tr>
<tr>
<td>FIN 368</td>
<td>Finance, Real Estate and Insurance Internship</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>FIN 412</td>
<td>Property &amp; Liability Insurance Company Operations</td>
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</tr>
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</tr>
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<td>Intermediate Financial Management</td>
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**FIN 434**  Management of Financial Institutions  3
**FIN 441**  Student Managed Investment Fund  3
**FIN 497**  Selected Topics in Finance  3
**MKTG 404**  Sales Management  3
**MKTG 407**  Marketing Research  3
**MKTG 416**  Professional Selling  3
**MGMT 330**  Organizational Behavior  3
**CET 445**  Construction Planning and Scheduling  3
**CET 460**  Construction Cost Estimating  3
**CET 465**  Construction Project Management  3

Free Elective  3
200-400 Level Business Elective *  3
300-400 Level Business Elective **  3
**Total Hours**  33

* Can be any 200-400 level course offered by the Strome College of Business except ECON 200S, providing that the student has the appropriate prerequisites.

** Can be any 300-400 level course offered by the Strome College of Business, providing that the student has the appropriate prerequisites.

Courses included in the calculation of the 2.00 overall grade point average for major course work for graduation are:

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Major Electives  6

**Real Estate Minor**

A minor in real estate requires the completion of:

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Select one of the following:  3

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<td>Selected Topics in Finance</td>
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**Total Hours**  15

For completion of a minor, the student must achieve a minimum overall cumulative grade point average of 2.00 in all courses specified as a requirement for the minor or allowed toward the minor exclusive of prerequisite courses and complete a minimum of six hours in upper-level courses in the minor requirement through courses offered by Old Dominion University.

**FINANCE Courses**

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<tr>
<td>FIN 195</td>
<td>Topics. 3 Credits.</td>
<td>Study of selected topics.</td>
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</table>
FIN 210S. Personal Financial Literacy. 3 Credits.
This course provides basic financial information an informed individual should understand in order to successfully reach their personal goals. Topics include budgeting, goal setting, the process of accumulating and protecting wealth, use of credit, the car and housing decisions, and risk management. Emphasis is on understanding how our behaviors affect successfully reaching these goals and how to improve decision making. Prerequisites: MATH 101M or higher.

FIN 220. Bloomberg Data System/Wall Street 101. 3 Credits.
This course is designed to provide students with basic knowledge of Wall Street while learning how to utilize Bloomberg Terminals to gain practical knowledge and experience. The Bloomberg Lab and Trading Room provides students with access to the comprehensive data system used by major national and international companies, financial organizations, and government agencies. Students are required to complete Bloomberg Market Concepts program and earn a Bloomberg Certification, of value to many employers. Students will utilize an interactive trading game to experience the role of Wall Street traders and market makers.

FIN 317. Principles of Insurance and Risk Management. 3 Credits.
Recommended elective for non-business as well as business majors. The primary focus of this introductory course is on evaluating life, health, retirement, property, liability and personnel exposures to loss and analyzing the methods for managing these risks. Risk management and insurance techniques for dealing with potential losses to individuals and organizations will be emphasized. Classwork and a group project will also cover emerging risks, such as cyber risk, and technologies disrupting the industry. Students receiving a B or better in this course can have it count as the CPCU 500 course of the Chartered Property-Casualty Underwriter (CPCU) professional designation. Prerequisites: A declared major in the University or permission of the Dean's Office of the Strome College of Business.

FIN 319. Principles of Real Estate. 3 Credits.
The fundamentals of real estate productivity and value are developed. Legal elements of real estate transactions, physical aspects of real estate location and production, and economic factors pertinent to real estate. Prerequisite: A declared major in the University or permission of the Dean's Office.

FIN 323. Introductory Financial Management. 3 Credits.
Financial analysis, planning, and control in the business enterprise. An introduction to budgeting, problems in long- and short-term financing, sources of capital and financial markets. Prerequisites: ACCT 201 or ACCT 226, ACCT 202 or ACCT 227, and ECON 202S or ECON 227S; a declared major in the University or an intended major in the Strome College of Business or permission of the Dean's Office of the Strome College; AND Junior Standing.

FIN 331. Legal Environment of Business. 3 Credits.
Introduction to the legal environment of business, providing the student with an understanding of the nature of public law and the regulation of business and of the basic principles that control business practices. Prerequisite: A declared major in the University or permission of the Dean's Office.

FIN 333. The Legal Environment of Electronic Commerce. 3 Credits.
This course will focus on the identification and management of legal issues and problems that confront businesses taking part in the rapidly growing internet economy. Issues will include the establishment and protection of an online identity, electronic contracting, libel, product and firm disparagement, and unfair consumer practices. Prerequisite: FIN 331, and a declared major in the University or permission of the Dean's Office.

FIN 367. Cooperative Education. 1-6 Credits.
Available for pass/fail grading only. May be repeated for credit up to a maximum of 6 credits. Prerequisites: approval by the department and Career Development Services in accordance with the policy for granting credit for Cooperative Education programs and a declared major in the University or permission of the Dean's Office.

FIN 368. Finance, Real Estate and Insurance Internship. 1-3 Credits.
A transfer student must have completed one semester at Old Dominion University. Student participation in a professional work experience. Approval for enrollment and allowable credits is determined by the Finance CAP advisor and the Career Development Services in the semester prior to enrollment. Prerequisites: a declared major in the University or permission of the Dean's Office.

FIN 369. Finance, Real Estate and Insurance Internship. 1-3 Credits.
A transfer student must have completed one semester at Old Dominion University. A faculty supervised, professionally oriented project. Approval for enrollment and allowable credits is determined by the Finance CAP advisor. Prerequisites: a declared major in the University or permission of the Dean's Office.

FIN 387. Honors: Introductory Financial Management. 3 Credits.
A special honors section of FIN 323. Open only to students in the Honors Program in Business Administration. Prerequisites: ACCT 201 or ACCT 226, ACCT 202 or ACCT 227, and ECON 202S and a declared major in the University or permission of the Dean's Office.

FIN 388. Honors: Legal Environment of Business. 3 Credits.
A special honors section of FIN 331. Open only to students in the Honors Program in Business Administration. Prerequisite: a declared major in the University or permission of the Dean's Office.

FIN 410. Life and Health Insurance. 3 Credits.
This course uses a broad-based financial planning approach in considering the nature and importance of individual life and health risks and uses of individual life and health insurance in treating these risks. The implications of various legal, tax, and accounting considerations on businesses and individuals are discussed. The course also provides an overview of the operational aspects of life insurers, including organization, underwriting, actuarial, reinsurance, marketing, investment, taxation, and accounting functions. Cases are employed. Prerequisites: FIN 317 and a declared major in the University or permission of the Dean's Office.

FIN 411. Employee Benefit Planning. 3 Credits.
This course considers the ability of group insurance and other private pooling mechanisms to alleviate the financial problems arising from death, disability, medical treatment and retirement. Primary emphasis on design, tax and administrative characteristics as they relate to employer-sponsored benefit programs. Prerequisites: FIN 317 and a declared major in the University or permission of the Dean's Office.

FIN 412. Property & Liability Insurance Company Operations. 3 Credits.
The course provides a broad overview of the operational activities and current problems of property and liability insurance companies, including organization, regulation, pricing, underwriting, claims, reinsurance, marketing, investment, and accounting functions. Classwork and a group project will also cover emerging risks, such as cyber risk, and technologies disrupting the industry. Students receiving a B or better in this course can have it count as the CPCU 520 course of the Chartered Property-Casualty Underwriter (CPCU) professional designation. Prerequisites: FIN 317 and a declared major in the University or permission of the Dean's Office of the Strome College of Business.

FIN 413. Risk Analysis and Control. 3 Credits.
Recommended elective for nonbusiness as well as business majors. This course focuses on the risk analysis and control phases of the risk management process in business and governmental organizations. Particular attention is paid to the recognition, measurement, and treatment of traditional and emerging risks, risk financing options other than commercial insurance, and decision making under conditions of uncertainty. Classwork and a group project will also cover emerging risks, such as cyber risk, and technologies disrupting the industry. Prerequisites: FIN 317 or equivalent and a declared major in the University or permission of the Dean's Office in the Strome College of Business.

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FIN 414. Estate Planning. 3 Credits.
This course is designed to provide students with a background in the field of estate planning. Topics will include wills and trusts, the probate system, estate and gift taxation, and fiduciary income taxation. Prerequisites: ACCT 421 (or permission of instructor) and a declared major in the University or permission of the Dean's Office.

FIN 415. Capstone in Financial Plan Development. 3 Credits.
This course is designed to provide students majoring in personal financial planning with the ability to integrate technical material from previous coursework and prepare a comprehensive financial plan. Emphasis will be on integrating knowledge, preparing a financial plan, and effectively communicating with a client. Case studies will be emphasized. Prerequisites: FIN 210S, FIN 317, FIN 411, FIN 431, and ACCT 421; and a declared major in the University of permission of the Dean's Office. Corequisite: FIN 414.

FIN 431. Investments. 3 Credits.
This course develops the financial tools and knowledge needed to select among alternative financial assets. The emphasis is on the individual investor. Real world experience includes stock analysis, portfolio simulations and interactions with professionals in the securities industry. Prerequisites: FIN 323 with a grade of C or better and a declared major in the University or permission of the Dean's Office.

FIN 432. Intermediate Financial Management. 3 Credits.
Theoretical framework relevant to decision making in financial management; capital budgeting, capital structure, cost of capital, and working capital management. Prerequisites: FIN 323 with a grade of C or better and junior standing.

FIN 433. Introduction to Futures and Options. 3 Credits.
An introduction to the understanding of futures and options. Basic features and trading mechanisms; valuation of financial derivatives; methods of managing financial risk; arbitrage techniques; and speculation strategies. Prerequisites: FIN 323 with a grade of C or better and 431 and a declared major in the University or permission of the Dean's Office.

FIN 434. Management of Financial Institutions. 3 Credits.
An examination of the objectives, functions, policies, organizational practices, and government regulations of financial institutions. Prerequisite: FIN 323 with a grade of C or better and a declared major in the University or permission of the Dean's Office.

FIN 435. International Financial Management. 3 Credits.
Financial decision making involving flow and funds across national boundaries. Prerequisites: FIN 323 with a grade of C or better and a declared major in the University or permission of the Dean's Office.

FIN 439. Financial Decision Making. 3 Credits.
Application of financial theory and techniques to the analysis and solution of actual financial problems. Case analysis. Prerequisite: FIN 432 with a grade of C or better and a declared major in the University or permission of the Dean's Office.

FIN 441. Student Managed Investment Fund. 3 Credits.
This course is designed to provide students with experience managing an investment fund. The students will apply the theoretical knowledge of finance to manage a real portfolio. Prerequisites: FIN 431.

FIN 443. Enterprise Risk Management. 3 Credits.
This course is designed as a capstone course for students majoring or minoring in risk management and insurance. The class will be introduced to all aspects of enterprise risk management (ERM), which is the emerging paradigm in risk management. Classwork and a group project will also cover emerging risks, such as cyber risk, and technologies disrupting the industry. Prerequisites: FIN 317 and a declared major in the University or permission of the Dean's Office of the Strome College of Business.

FIN 450. Real Estate Finance. 3 Credits.
Explores the different financing and ownership arrangements used in real estate transactions. Prerequisites: FIN 319 and FIN 323 or permission of the instructor, and a declared major in the University or permission of the Dean's Office.

FIN 451. Real Estate Appraisal. 3 Credits.
Economic theories of value applied to real estate as a guide to business decisions. Prerequisites: FIN 319 and FIN 323 or permission of the instructor, and a declared major in the University or permission of the Dean's Office.

FIN 454. Real Estate Investment Analysis. 3 Credits.
Examination of developments in real estate valuation and investment with use of computer terminal models. Prerequisites: FIN 319 and FIN 323 or permission of the instructor, and a declared major in the University or permission of the Dean's Office.

FIN 497. Selected Topics in Finance. 3 Credits.
For advanced students in financial management. Prerequisite: permission of the department chair.

FIN 498. Selected Topics in Real Estate. 3 Credits.
For advanced students in real estate. Prerequisite: permission of the department chair.

FIN 499. Selected Topics in Insurance. 3 Credits.
For advanced students in insurance. Prerequisite: permission of the department chair.