

# FINANCE

## Overview

The Finance Program offers personal and professional finance courses leading to state-approved certificate and transfer degree programs in finance. Personal money management is an excellent course for all students to learn to manage their own finances, career and investments, while the Finance Certificate provides a comprehensive background for students interested in business and careers in corporate finance, investments, financial planning, banking or consulting. There is also a real estate investment course available for those interested in pursuing a career in commercial or residential real estate.

These programs and courses have been designed to match the coursework with the basic financial knowledge needed to pursue entry level positions with corporations, wealth management and financial planning firms, commercial banks, investment banks, money management firms, brokerages, and savings and loans; as well as further their Courses in finance are also complementary to other business related fields of study and very useful for students studying Accounting, Business, Economics, Marketing, and Real Estate.

## Programs of Study

### Associate Degrees

- Finance, Associate of Arts (AA) (<https://catalog.sbccc.edu/academic-departments/finance/finance-aa/>)

### Certificates of Achievement

- Finance, Certificate of Achievement (C) (<https://catalog.sbccc.edu/academic-departments/finance/finance-certificate-achievement/>)

## Credit Courses

### FIN 100 Personal Finance (3 Units)

Prerequisites: MATH 095 or Equivalent based on SBCC's Assessment Center placement via multiple measures.

Hours: 54 (54 lecture)

Thorough introduction to all areas of personal financial planning, including financial goal-setting, budgeting, consumer credit, taxes, insurance, investing, housing, retirement and estate planning. Emphasis on planning and budgeting to satisfy immediate needs and achieve long-term goals.

SBCC General Education: SBCCGE Area D2, SBCCGE Area E1

Transfer Information: CSUGE Area B4, SBCCGE Area 2, SBCCGE Area 7, CSU Transferable, UC Transferable

### FIN 101 Introduction To Finance And Banking (3 Units)

Hours: 54 (54 lecture)

Central concepts of finance are developed: money and economic activity, interest rates and valuation, securities and investments, bank regulation and management. Professionals discuss commercial and real estate loans, loan administration, the cashier's office and trusts.

Transfer Information: CSU Transferable

### FIN 107 Financial Basics (1 Unit)

Hours: 18 (18 lecture)

Practical money management for students living independently. Topics include career guidance, college financing, budgeting, money, bank accounts, credit cards and debt management.

### FIN 201 Investing: Securities Analysis (3 Units)

Hours: 54 (54 lecture)

Techniques and concepts of investing including the economic function of financial markets, investment risk and return, bonds and portfolio management, equity investing and fundamental analysis.

Transfer Information: CSU Transferable, UC Transferable

### FIN 202 Managerial Finance (3 Units)

Hours: 54 (54 lecture)

Designed to equip the student with the specific techniques of business financial management. Topics include anticipation of cash needs, acquisition of financial resources, and allocation of cash in the company. Financial statement analysis, financing business activity, capital budgeting, and working capital management are emphasized.

Transfer Information: CSU Transferable, UC Transferable

### FIN 203 Management Of Financial Institutions (3 Units)

Hours: 54 (54 lecture)

Analysis of the crucial issues of bank management: asset and liability management, liquidity planning, investment strategies, credit administration, and bank regulation.

Transfer Information: CSU Transferable

### FIN 204 Real Estate Investment (3 Units)

Hours: 54 (54 lecture)

Thorough development of the principles and practices of real estate investment. Special topics include financial analysis, commercial leases, property exchange, taxation and depreciation.

Transfer Information: CSU Transferable

### FIN 211 Skills in Trade Finance (3 Units)

Hours: 54 (54 lecture)

Acquaints the student with the process of international trade finance and the core skills needed to participate in various trade finance situations. The emphasis is on practical information regarding risk management, transactions structure, and finance. Includes presentations, class exercises and field trips.

Transfer Information: CSU Transferable

### FIN 221 Finance for Marketing Budgets (3 Units)

Hours: 54 (54 lecture)

Explores financial processes which professional marketers must know when engaging in the creation or review of financial statement reports and budgets. Non-profit or profit organizations will require those in marketing to understand marketing R.O.I. for budgeting purposes. Cash flow and crowdsourcing issues related to finance by marketers is addressed.

Transfer Information: CSU Transferable

### FIN 290 Work Experience In Finance (1-4 Units)

Hours: 216 (216 lab)

Consists of supervised employment for students whose career objectives, course of study and employment complement each other. Students must accomplish specific course objectives. Class meetings on campus are scheduled each semester. Course restricted to 3 repetitions

Transfer Information: CSU Transferable