

BS IN BUSINESS ADMINISTRATION (FINANCE)

Units required for Major: 66
Total units required for BS: 120

Program Description

The Finance concentration emphasizes a conceptual and applied approach to the development of professional skills necessary for careers in such fields as banking, investments, corporate financial management, financial planning, insurance, and financial services. Consideration and emphasis is given to the role played by financial markets, financial intermediaries, nonfinancial corporations, governments, and individual investors in the global economy. The curriculum is designed to familiarize students with the financial management of business operations, the operation and management of financial institutions and markets, and the financial aspects of investing, portfolio management, and risk management.

Note: The use of the words “business administration” throughout this section refers to courses designated as Accountancy (ACCY), Accounting Information Systems (AIS), Decision Sciences (DS), Entrepreneurship (ENTR), Finance (FIN), General Management (GM), Human Resources/Organizational Behavior (HROB), International Business (IBUS), Management (MGMT), Management Information Science (MIS), Marketing (MKTG), and Operations Management (OPM).

Note: Students graduating with a Bachelor of Science in Business Administration (all concentrations) will not be subject to the University’s Foreign Language Graduation Requirement. Students who change major may be subject to the University’s Foreign Language Graduation Requirement.

Note: At least 15 units of upper division business administration courses must be taken in residence at (or under the auspices of) California State University, Sacramento. Of these 15 units, a minimum of nine units must be in upper division courses in the concentration.

Pre-Requisite Requirements

A student **may not enroll** in any of the Major program or Concentration courses until he/she has completed the Pre-Requisite lower division program with a grade of “C-” or better in each course and an overall GPA of 2.0 (“C”), with the exception of MATH 24 which requires a minimum acceptable grade of “C” or better.

Students enrolled as Expressed Interest in Business may enroll in the following courses after completing the lower division pre-requisite requirements:

Code	Title	Units
DS 101	Introduction to Business Analytics	3
MGMT 102	Business Communications	3
HROB 101	The Management of Contemporary Organizations	3

Computer Literacy

All business majors must meet spreadsheet competency **prior** to taking 100-level business courses. This requires completing MIS 10, Spreadsheet Skills (or equivalent).

Minimum Grade Requirements

The purpose of this requirement is to assure that all business administration students attain the minimum level of competency in all their coursework required for the business administration degree.

The minimum acceptable grade for any undergraduate course required for the business administration degree is “C-” with the exception of MATH 24 which requires a minimum acceptable grade of “C” or better.

A minimum grade point average of 2.0 (“C”) is required in the Pre-Requisite courses, Major Core courses, and the Concentration courses presented for the degree.

Program Requirements

Code	Title	Units
Required Lower Division (Pre-Requisites) Courses (21 Units)		
ACCY 1	Accounting Fundamentals	3
ACCY 2	Managerial Accounting	3
ECON 1A	Introduction to Macroeconomic Analysis ¹	3
ECON 1B	Introduction to Microeconomic Analysis ¹	3
MATH 24	Modern Business Mathematics ¹	3
MGMT 10	Introduction to Business Law	3
STAT 1	Introduction to Statistics ¹	3
Total Units		21

¹ Course also satisfies General Education (GE)/Graduation Requirement.

When enrolled in the last of the pre-requisite courses, students must file the supplemental business application to officially apply to Business Administration as their major. [Visit www.csus.edu/cba/ubac/impaction.html](http://www.csus.edu/cba/ubac/impaction.html) for more information.

Students who do not complete the required prerequisites as presented in the following Business Major program are subject to being administratively dropped from courses in which they are inappropriately enrolled.

Code	Title	Units
Required Upper Division (Major) Core Courses (24 Units)		
DS 101	Introduction to Business Analytics	3
FIN 101	Business Finance	3
GM 105	Strategic Management	3
HROB 101	The Management of Contemporary Organizations	3
MGMT 102	Business Communications	3
MIS 101	Computer Information Systems for Management	3
MKTG 101	Principles Of Marketing	3
OPM 101	Operations Management	3
Total Units		24

Finance (FIN) Concentration (21 units)

General Finance Track

Code	Title	Units
Group A Required Courses (15 Units)		
FIN 134	Financial Management	3
FIN 135	Investments	3
FIN 136	Modern Portfolio Management	3

FIN 137	Financial Institutions and Markets	3
FIN 190	Multinational Business Finance	3
Group B Elective Courses (6 Units)		
Select two of the following: 6		
FIN 138	Principles of Risk Management and Insurance	
FIN 139	Business Property and Liability Insurance	
FIN 140	Employee Benefits	
FIN 142	Real Estate Finance	
FIN 143	Real Estate Investment	
FIN 160	Student Investment Fund Management	
ACCY 171	Federal Tax Procedures I	
ACCY 190	International Accounting	
ECON 100A	Intermediate Macroeconomic Theory	
ECON 100B	Intermediate Microeconomic Theory	
ECON 192	International Finance	
MKTG 115	Marketing Analytics	
MKTG 126	Salesmanship	
Total Units		21

Risk Management Track

Code	Title	Units
Group A Required Courses (15 Units)		
FIN 134	Financial Management	3
FIN 135	Investments	3
FIN 138	Principles of Risk Management and Insurance	3
FIN 139	Business Property and Liability Insurance	3
FIN 140	Employee Benefits	3
Group B Courses (6 Units)		
Select two of the following: 6		
ACCY 171	Federal Tax Procedures I	
FIN 136	Modern Portfolio Management	
FIN 137	Financial Institutions and Markets	
FIN 142	Real Estate Finance	
FIN 160	Student Investment Fund Management	
FIN 190	Multinational Business Finance	
PUBH 108	Occupational Health and Safety Laws and Regulations	
PUBH 109	Cause and Control of Occupational Loss	
PUBH 110	Issues in Occupational Health and Safety	
HROB 153	Employment Law	
IBUS 190	International Business	
Total Units		21

Real Estate Track

Code	Title	Units
Group A Required Courses (15 Units)		
FIN 134	Financial Management	3
FIN 135	Investments	3
FIN 142	Real Estate Finance	3
FIN 143	Real Estate Investment	3
FIN 149	Real Estate Analytics	3
Group B Courses (6 Units)		
Select two of the following: 6		

ECON 180	Urban Economics	
FIN 19	Real Estate Principles	
FIN 136	Modern Portfolio Management	
FIN 137	Financial Institutions and Markets	
FIN 139	Business Property and Liability Insurance	
FIN 141	Managerial Real Estate Law	
FIN 144	Real Estate Market Analysis	
FIN 145	Real Estate Development and Land Use	
FIN 160	Student Investment Fund Management	
Total Units		21

Financial Planning Track

Code	Title	Units
Group A Required Courses (18 Units)		
ACCY 171	Federal Tax Procedures I	3
FIN 135	Investments	3
FIN 136	Modern Portfolio Management	3
FIN 138	Principles of Risk Management and Insurance	3
FIN 140	Employee Benefits	3
FIN 150	Capstone in Professional Financial Planning	3
Group B Courses (3 Units)		
Select one of the following: 3		
FIN 134	Financial Management	
FIN 139	Business Property and Liability Insurance	
FIN 160	Student Investment Fund Management	
FACS 141	Family Finance	
Total Units		21

General Education Requirements ¹

Code	Title	Units
Area A: Basic Subjects (9 Units)		
A1	Oral Communication	3
A2	Written Communication	3
A3	Critical Thinking	3
Area B: Physical Universe and Its Life Forms (10 Units)		
B1	Physical Science	3
B2	Life Forms	3
B3	Lab (Note: Lab experience to be taken with one of the following: B1, B2 or B5)	1
B4	Math Concepts ²	0
B5	Additional Course (Any B to reach 12 units) - Take upper-division course to complete Area & upper division requirements.	3
Area C: Arts and Humanities (12 Units)		
C1	Arts	3
C2	Humanities	3
C1/C2	Area C Course	3
C1/C2	Area C Course - Take upper-division course to complete Area & upper division requirements.	3
Area D: The Individual and Society (6 Units)		
Area D Course		3
Area D Course ²		0
Area D Course	- Take upper-division course to complete Area & upper division requirements.	3

Area E: Understanding Personal Development (3 Units)	
Area E Course	3
Area F: Ethnic Studies (3 Units)	
Area F Course	3
Total Units	43

¹ To help you complete your degree in a timely manner and not take more units than absolutely necessary, there are ways to use single courses to meet more than one requirement (overlap). For further information, please visit the General Education page (<http://catalog.csus.edu/colleges/academic-affairs/general-education/>).
Note: There is no way to list all possible overlaps so please consult with a professional advisor. The Academic Advising Center can be visited online (<http://www.csus.edu/acad/>), by phone (916) 278-1000, or email (advising@csus.edu).

² Required in Major; also satisfies GE.

Graduation Requirements ¹

Code	Title	Units
Graduation Requirements (required by CSU) (9 Units)		
	American Institutions: U.S. History	3
	American Institutions: U.S. Constitution & CA Government	3
	Writing Intensive (WI)	3
Graduation Requirements (required by Sacramento State) (6 Units)		
	English Composition II	3
	Race and Ethnicity in American Society (RE)	3
	Foreign Language Proficiency Requirement ²	0

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² If not satisfied before entering Sacramento State, it may be satisfied in General Education Area C2 (Humanities). "C- or better required." The alternative methods for satisfying the Foreign Language Proficiency Requirement are described here: <https://www.csus.edu/college/arts-letters/world-languages-literatures/foreign-language-requirement.html>
Note: Students with a declared major of BS in Business Administration (all concentrations) are exempt from the Foreign Language Graduation Requirement.