

## UNDERGRADUATE CURRICULUM CHANGE MEMO

Date: 1/26/2021

From: Erik Devos, Economics and Finance

Through: Tim Roth

Through: James Payne, Dean COBA

To: Art Duval, Chair, Undergraduate Curriculum Committee

Proposal Title: Changes in Finance concentrations plus new minor

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This proposal consists of relatively minor changes within the concentration in General Commercial Banking (including a name change) and General Finance concentration within the BBA in Finance. It also includes the introduction of a new minor. These changes are the result of conversations with and the input of several banks and other financial institutions and are designed to revise the curriculum to a more up-to-date and business relevant curriculum. Specifically, the changes are:

- 1 – The introduction of a new course (Bank Lending (FIN 4329)).
- 2 – The change in title of FIN 4311 from Commercial Bank Management to Bank Management. Also, update in the required minimum grades for the FIN 3310 pre-req (from D to C)
- 3 – For Finance 4312 update in the required minimum grades for the FIN 4311 pre-req (from D to C)
- 4 – The change in the title of the Gen'l Comm. Banking concentration to Banking and Financial Institutions concentration.
- 5 – The introduction to FIN 4329 to the requirements of the Banking and Financial Institutions concentration.
- 6 – Elimination of a number of potential elective courses from the Banking and Financial Institutions concentration.
- 7 – Elimination of ECON 3310 as a core business requirement for General Finance, Financial Analysts, Risk Management, and Banking and Financial Institutions concentrations, ECON 3320 being the required ECON core business requirement.
- 8 - In the General Finance concentration, addition of FIN 4329 as a possible elective course.
- 9 – Introduction of a new minor (Banking and Financial Institutions), available for business (non-finance) majors.

# CURRICULUM PROPOSAL

## APPROVAL PAGE

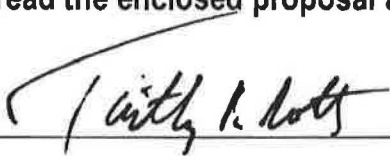
Proposal Title: Changes in Finance concentrations plus new minor

College: COBA      Department: Economics and Finance

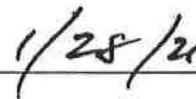
DEPARTMENT CHAIR- Tim Roth

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I have read the enclosed proposal and approve this proposal on behalf of the department.



Signature



Date


COLLEGE CURRICULUM COMMITTEE CHAIR – Faith Xie

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I have read the enclosed documents and approve the proposal on behalf of the college curriculum committee.



Signature



Date

COLLEGE DEAN – James Payne

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I have read the enclosed documents and approve the proposal on behalf of the college. I certify that the necessary funds will be allocated by the college in support of this proposal.



Signature



Date

## COURSE ADD

All fields below are required

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College : COBA                      Department : Economics and Finance

Rationale for adding the course:

This is a new course, designed for the updated concentration in General Commercial Bank Management (now Banking and Financial Institutions) within the the BBA in Finance. This course contains material that is essential for students who want to pursue a career in banking or financial institutions.

All fields below are required

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Subject Prefix and # FIN4329

Title (29 characters or fewer): Bank Lending

Dept. Administrative Code : 820

CIP Code 52.0803

Departmental Approval Required  Yes  No

Course Level  UG     GR     DR     SP

Course will be taught:  Face-to-Face     Online     Hybrid

How many times may the course be taken for credit? (Please indicate 1-9 times): 2

Should the course be exempt from the "Three Repeat Rule?"  Yes  No

Grading Mode:  Standard     Pass/Fail     Audit

Description (600 characters maximum):

Topics covered include loan structuring, analyzing business tax returns, global cash flow, detecting problem loans, and more. Students may have the opportunity to earn the RMA Credit Essentials Certification in this course.

Contact Hours (per week):    3 Lecture Hours                      Lab Hours                      Other

Types of Instruction (Schedule Type): Select all that apply

- |                                       |                   |                            |                                     |
|---------------------------------------|-------------------|----------------------------|-------------------------------------|
| <input checked="" type="checkbox"/> A | Lecture           | <input type="checkbox"/> H | Thesis                              |
| <input type="checkbox"/> B            | Laboratory        | <input type="checkbox"/> I | Dissertation                        |
| <input type="checkbox"/> C            | Practicum         | <input type="checkbox"/> K | Lecture/Lab Combined                |
| <input type="checkbox"/> D            | Seminar           | <input type="checkbox"/> O | Discussion or Review (Study Skills) |
| <input type="checkbox"/> E            | Independent Study | <input type="checkbox"/> P | Specialized Instruction             |
| <input type="checkbox"/> F            | Private Lesson    | <input type="checkbox"/> Q | Student Teaching                    |

**Fields below if applicable**

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If course is taught during a part of term in addition to a full 16-week term please indicate the length of the course (ex., 8 weeks):

TCCN (Use for lower division courses) :

Prerequisite(s):		
Course Number/ Placement Test	Minimum Grade Required/ Test Scores	Concurrent Enrollment Permitted? (Y/N)
FIN 3310	C	No

Corequisite Course(s):

Equivalent Course(s):

Restrictions:	
Classification	
Major	ACCT, BSAD, CIS, ECON, FIN, MGMT, OSCM, MKT, INFS, IS, INBU and GENB

THE UNIVERSITY OF TEXAS AT EL PASO  
Department of Economics and Finance

NAME: XXXX  
Office Room: XXXX  
Phone: XXXX; Email: XXXX

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**FIN 4329 Bank Lending**  
Course Syllabus, TERM XXXX

**Class Hours:** XXXX  
**Office Hours:** after class and by appointment  
**Required Text:** RMA credit essential course materials

**Course Description:** Topics covered include loan structuring, analyzing business tax returns, global cash flow, detecting problem loans, and more. Students have the opportunity to earn the RMA Credit Essentials Certification in this course.

**Calculators:** You need access to a *business* calculator, such as TI BA II Plus (recommended) or equivalent. Your calculator should be able to compute the net present value (NPV) and the internal rate of return (IRR) on an uneven stream of cash flows.

**Grade Components:** Grades will be based on a series of quizzes, exams, attendance, and presentations.

*Attendance:* Students are strongly encouraged to attend each class session and participate in class discussions. Students who attend class regularly perform substantially better in the exams than those who do not.

**Tentative Course Outline:**

- 1 Getting to know the customer.
- 2 Analyzing nonfinancial techniques.
- 3 Understanding the numbers: financial statements.
- 4 Understanding the numbers: cash flow.
- 5 Understanding cash flow: projections.
- 6 Understanding the numbers: management and strategy.
- 8 Loan structuring.
- 9 Collateral and third-party support.
- 10 Retail credit.
- 11 Personal financial statements and tax returns.
- 12 Business tax returns.
- 13 Global cash flow.
- 14 Loan documentation.

**Important Notes:**

1. In addition to the announced office hours, students may stop by my office at anytime (or email me) to ask questions.
2. If you have any trouble with the class, please get help ASAP. Do not let the problems buildup.
3. If you have a disability and need classroom accommodations, please contact The Center for Accommodations and Support Services (CASS) at 747-5148, or by email to [cass@utep.edu](mailto:cass@utep.edu), or visit their office located in UTEP Union East, Room 106. For additional information, please visit the CASS website at [www.sa.utep.edu/cass](http://www.sa.utep.edu/cass).
4. **Academic integrity.** Academic integrity is an extremely serious matter. All students are expected to comply with University rules and regulations on academic integrity and honesty. Disciplinary sanctions may be imposed for violations of these rules and regulations. Because this class is a combination of quizzes and written case reports, extra care will be taken to assure the integrity of the teaching/learning process.
5. This syllabus is tentative.

# COURSE CHANGE FORM

All fields below are required

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College : COBA

Department : Economics and Finance

Rationale for changing the course:

This new course title (Bank Management) better reflects the course material and update in the prerequisite requirements

All fields below are required

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Subject Prefix and number FIN 4311

Course Title Commercial Bank Management

Change	From	To
Ex. Prerequisite	Ex. POLS 2310	Ex. POLS 2312
Course Title	Commercial Bank Management	Bank Management
Prereqs	(ECON 3320 w/D or better AND FIN 3310 w/D or better)	(ECON 3320 w/C or better AND FIN 3310 w/C or better)

These changes will be reflected in Banner, Goldmine, and the catalog

# COURSE CHANGE FORM

All fields below are required

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College : COBA

Department : Economics and Finance

Rationale for changing the course:  
Update in the prerequisite requirements

All fields below are required

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Subject Prefix and number FIN 4312

Course Title Current Issues in Banking

Change	From	To
Ex. Prerequisite	Ex. POLS 2310	Ex. POLS 2312
prereqs	FIN 4311 w/D or better	FIN 4311 w/C or better

These changes will be reflected in Banner, Goldmine, and the catalog



# BBA in Finance

- [Overview](#)
- [4-Year Sample Degree Plan](#)

Return to: [Degree Programs](#)

## Bachelor of Business Administration (BBA)

The College of Business Administration, with departments of Accounting and Information Systems, Economics and Finance, and Marketing and Management, offers a BBA degree with the following majors: Accounting; Information Systems; International Business; Economics; Finance with concentrations available in General Finance, Financial Analyst, Risk Management, and ~~Commercial-Banking~~ [and Financial Institutions](#); General Business with concentrations in General Business and Secondary Education; Management with concentrations available in Entrepreneurship, General Management and Human Resource Management; Marketing; and Operations and Supply Chain Management.

## Policies Concerning Admission to and Completion of BBA Degree Programs

1. Students entering the College of Business Administration will be designated as (CBUS) until they have sufficient competency in English and Mathematics (completed [RWS 1301](#) or higher and [MATH 1320](#) or higher).
2. Students meeting the College admissions requirements will be designated as General Business (GENB) and must file a degree plan in the Office of the Dean.
3. Admission to another major option program is limited to those students who meet the following requirements:
  - o Completion of the Non-Business Foundation Requirements and the Business Foundation Requirements as described in the Undergraduate Course of Study for the Bachelor of Business Administration.
  - o Completion of the following courses (or their equivalent) with a minimum grade of C:

Course List		
Code	Title	Hours
<a href="#">ACCT 2301</a>	Principles of Accounting I	3
<a href="#">ACCT 2302</a>	Principles of Accounting II	3
<a href="#">ECON 2304</a>	Principles of Economics	3
<a href="#">MATH 2301</a>	Math for Social Sciences II	3
<a href="#">QMB 2301</a>	Fundamentals of Bus Statistics	3

- An overall GPA of 2.0 or greater in all hours attempted.
4. Upon completion of requirements in item 2, the student will be admitted to one of the specialty major option programs offered by the College of Business Administration. Upon admission, the major code will be changed from General Business (GENB) to the major option code for the program.
  5. Concurrent enrollment in lower-division courses in item 3-b and upper-division business courses is allowed only once upon written permission of the Office of the Dean.
  6. Freshman and sophomore level courses can be repeated once and the latter grade substituted for a previous grade in the student's grade point average (GPA) calculation. Grades and attempted hours for other repeated courses will be used in computing the GPA.
  7. Only those transfer credits with a grade of C or better will be accepted for credit toward the BBA degree. Courses taken at two-year institutions or as a requirement for a two-year degree are accepted by the College of Business Administration as transfer credits for lower-division courses only. Courses taken at four-year accredited institutions and designated as lower-division courses can be accepted as upper-division credits if the course is taught at the upper-division level at UTEP and has received additional validation from the Office of the Dean. Transfer credit for upper-division business administration courses is restricted to AACSB-accredited curricula. Transfer credit for courses from institutions outside the United States will be evaluated independently. The applicability of transfer credits to the degree plan is determined by the Office of the Dean.
  8. To complete the degree, a student must comply with the following:
    - Complete the required course of study as outlined below.
    - Follow University academic regulations as stated elsewhere in this catalog.
    - Earn a 2.0 GPA in all courses attempted within the College of Business Administration.

Note: Accounting majors must also earn a 2.0 or better GPA average in ACCT 3321 and accounting courses listed in the Accounting Option Requirement.
  9. A graduating senior must file an application for the degree with the Office of the Dean before the semester of graduation. Students are responsible for setting an appointment to clear for graduation during announced times.
  10. Students working toward the BBA degree cannot enroll on a pass/fail basis in any course taught in the College of Business Administration.
  11. Six of the last 30 hours needed to complete the BBA degree can be taken at another university; however, the student must receive written approval from the Office of the Dean before enrolling at the other institution.
  12. MGMT 4300 Strategic Management, may be taken only during the semester or summer term in which the degree is to be conferred. Approval of the undergraduate advisor is required for enrollment in this course.
  13. Non-BBA students wishing to take upper-division business courses must be advised in the College of Business Administration, Room 104. Students wishing to take upper-division courses must have junior standing (60 credit hours) and a 2.0 cumulative GPA and must have completed the stated prerequisites for the course.

14. Students must complete 50 percent or more of their College of Business Administration credit hours at UTEP.
15. Students can pursue more than one major option by completing all requirements, including Major Option Requirements, for all major options selected.

## Degree Plan

### ~~BBA in Finance with a Concentration in Financial Analyst/General Commercial Banking/General Finance~~

Required Credits: 120

Code	Course List	Title	
<del>Business Designated Core (All courses require a C or better)</del>			
<del>Complete the Business Designated Core requirements:</del>			
<del>University Core Curriculum</del>			
<del>Complete the University Core Curriculum requirements:</del>			
			42
<del>Business Foundation (All courses require a grade of C or better)</del>			
<del>Required Courses:</del>			
<del>ACCT 2301</del>	<del>Principles of Accounting I</del>		<del>3</del>
<del>ACCT 2302</del>	<del>Principles of Accounting II</del>		<del>3</del>
<del>ECON 2304</del>	<del>Principles of Economics</del>		<del>3</del>
<del>QMB 2301</del>	<del>Fundamentals of Bus Statistics</del>		<del>3</del>
<del>Math Elective:</del>			
<del>Select one of the following:</del>			
			<del>3-4</del>
<del>MATH 1411</del>	<del>Calculus I</del>		
<del>MATH 2301</del>	<del>Math for Social Sciences II</del>		
<del>Business Core</del>			
<del>Required Courses:</del>			
<del>ACCT 3321</del>	<del>Intermediate Accounting I<sup>C</sup></del>		<del>3</del>
<del>BLAW 3301</del>	<del>Legal Environment of Business</del>		<del>3</del>
<del>BUSN 3304</del>	<del>Global Business Environment</del>		<del>3</del>
<del>or BUSN 3305</del>	<del>Global Busn Environ Study Away</del>		
<del>ECON 3310</del>	<del>Managerial Economics</del>		<del>3</del>
<del>or ECON 3320</del>	<del>Money and Banking</del>		

Currently the degree plan separates the main degree requirements from the concentration courses. However, with the changes in the concentrations the degree plans need to be fully displayed separately for each concentration. This is why all concentrations are marked through in the degree plan and are re-added farther on in this document. jr

Course List		
Code	Title	Hours
<u>FIN 3310</u>	Business Finance	3
<u>MGMT 3303</u>	Intro Mgmt/Organizational Beha	3
<u>MGMT 4300</u>	Strategic Management	3
<u>MKT 3300</u>	Principles of Marketing	3
<u>OSCM 3321</u>	Production/Operations Mgmt	3
Concentration		
Complete one of the following concentrations		24
Minor		
Select a twelve-hour Business minor or certificate		12
Total Hours		120
C Course requires a C or better		

## Concentrations

### Concentration in Financial Analyst

#### Financial Analyst Concentration

##### Required Courses:

<u>FIN 3315</u>	Investments	3
<u>FIN 4310</u>	Managerial Finance	3
<u>FIN 4311A</u>	Managerial Finance Laboratory	1.5
<u>FIN 4315</u>	Portfolio Analysis	3
<u>FIN 4315A</u>	Portfolio Analysis Laboratory	1.5
<u>FIN 4316</u>	Analysis of Derivatives	3
<u>FIN 4318</u>	Fin Anal of Firm & Valuation	3
<u>FIN 4325</u>	International Finance	3
Financial Electives: Select three additional hours of upper-division FIN		3

<u>FIN 3315</u>	Investments
<u>FIN 3317</u>	Principles of Insurance
<u>FIN 3321</u>	Real Estate Finance & Investmt
<u>FIN 3325</u>	Money & Capital Markets
<u>FIN 3330</u>	Finance for Entrepreneurs
<u>FIN 3350</u>	Personal Financial Planning
<u>FIN 4310</u>	Managerial Finance

<u>FIN 4311</u>	Commercial Bank Management	
<u>FIN 4312</u>	Current Issues in Banking	
<u>FIN 4328</u>	Central Banking	
<u>FIN 4396</u>	Internship in Finance	
<u>FIN 4398</u>	Independent Study In Finance	
<u>FIN 4399</u>	Current Topics in Finance	
Total Hours		24

## **Concentration in General Commercial Banking**

### General Commercial Banking Concentration

#### Required Courses:

<u>FIN 4311</u>	Commercial Bank Management	3
<u>FIN 4312</u>	Current Issues in Banking	3
<u>FIN 4318</u>	Fin Anal of Firm & Valuation	3
Financial Electives: Select six additional hours of upper division FIN		3
<u>FIN 3310</u>	Business Finance	
<u>FIN 3315</u>	Investments	
<u>FIN 3317</u>	Principles of Insurance	
<u>FIN 3321</u>	Real Estate Finance & Investmt	
<u>FIN 3325</u>	Money & Capital Markets	
<u>FIN 3330</u>	Finance for Entrepreneurs	
<u>FIN 3350</u>	Personal Financial Planning	
<u>FIN 4310</u>	Managerial Finance	
<u>FIN 4315</u>	Portfolio Analysis	
<u>FIN 4316</u>	Analysis of Derivatives	
<u>FIN 4325</u>	International Finance	
<u>FIN 4328</u>	Central Banking	
<u>FIN 4396</u>	Internship in Finance	
<u>FIN 4398</u>	Independent Study In Finance	
<u>FIN 4399</u>	Current Topics in Finance	
Select nine additional hours of FIN at any level:		9
<u>FIN 2350</u>	Managing Entrepreneur Finance	3
<u>FIN 3310</u>	Business Finance	3
<u>FIN 3315</u>	Investments	3

<u>FIN 3317</u>	Principles of Insurance	3
<u>FIN 3321</u>	Real Estate Finance & Investmt	3
<u>FIN 3325</u>	Money & Capital Markets	3
<u>FIN 3330</u>	Finance for Entrepreneurs	3
<u>FIN 3350</u>	Personal Financial Planning	3
<u>FIN 4310</u>	Managerial Finance	3
<u>FIN 4315</u>	Portfolio Analysis	3
<u>FIN 4316</u>	Analysis of Derivatives	3
<u>FIN 4325</u>	International Finance	3
<u>FIN 4328</u>	Central Banking	3
<u>FIN 4396</u>	Internship in Finance	3
<u>FIN 4398</u>	Independent Study In Finance	3
<u>FIN 4399</u>	Current Topics in Finance	3
Total Hours		69

## ~~Concentration in General Finance~~

### ~~General Finance Concentration~~

#### ~~Required Courses:~~

<u>FIN 3315</u>	Investments	3
<u>FIN 4310</u>	Managerial Finance	3
<u>FIN 4311A</u>	Managerial Finance Laboratory	1.5
<u>FIN 4315</u>	Portfolio Analysis	3
<u>FIN 4315A</u>	Portfolio Analysis Laboratory	1.5
<del>Upper Division FIN: Select twelve additional hours of upper division FIN:</del>		12
<u>FIN 3317</u>	Principles of Insurance	
<u>FIN 3321</u>	Real Estate Finance & Investmt	
<u>FIN 3325</u>	Money & Capital Markets	
<u>FIN 3330</u>	Finance for Entrepreneurs	
<u>FIN 3350</u>	Personal Financial Planning	
<u>FIN 4311</u>	Commercial Bank Management	
<u>FIN 4312</u>	Current Issues in Banking	
<u>FIN 4316</u>	Analysis of Derivatives	
<u>FIN 4318</u>	Fin Anal of Firm & Valuation	
<u>FIN 4325</u>	International Finance	
<u>FIN 4328</u>	Central Banking	

<u>FIN 4396</u>	Internship in Finance
<u>FIN 4398</u>	Independent Study In Finance
<u>FIN 4399</u>	Current Topics in Finance
Total Hours	

24

## BBA in Finance with a Financial Analyst concentration

Required Credits: 120

Code	Course List Title	Hours
Business Designated Core (All courses require a C or better.)		
<u>Complete the Business Designated Core requirements.</u>		
University Core Curriculum		
<u>Complete the University Core Curriculum requirements.</u>		42
Business Foundation (All courses require a grade of C or better)		
Required Courses:		
<u>ACCT 2301</u>	Principles of Accounting I	3
<u>ACCT 2302</u>	Principles of Accounting II	3
<u>ECON 2304</u>	Principles of Economics	3
<u>QMB 2301</u>	Fundamentals of Bus Statistics	3
Math Elective:		
Select one of the following:		3-4
<u>MATH 1411</u>	Calculus I	
<u>MATH 2301</u>	Math for Social Sciences II	
Business Core		
Required Courses:		
<u>ACCT 3321</u>	Intermediate Accounting I <sup>C</sup>	3
<u>BLAW 3301</u>	Legal Environment of Business	3
<u>BUSN 3304</u>	Global Business Environment	3
or <u>BUSN 3305</u>	Global Busn Environ-Study Away	
<del><u>ECON 3310</u></del>	<del>Managerial Economics</del>	3
or <u>ECON 3320</u>	Money and Banking	
<u>FIN 3310</u>	Business Finance	3
<u>MGMT 3303</u>	Intro-Mgmt/Organizational Beha	3

Course List

<b>Code</b>	<b>Title</b>	<b>Hours</b>
<u>MGMT 4300</u>	Strategic Management	3
<u>MKT 3300</u>	Principles of Marketing	3
<u>OSCM 3321</u>	Production/Operations Mgmt	3
Financial Analyst Concentration		
Required Courses:		
<u>FIN 3315</u>	Investments	3
<u>FIN 4310</u>	Managerial Finance	3
<u>FIN 4311A</u>	Managerial Finance Laboratory	1.5
<u>FIN 4315</u>	Portfolio Analysis	3
<u>FIN 4315A</u>	Portfolio Analysis Laboratory	1.5
<u>FIN 4316</u>	Analysis of Derivatives	3
<u>FIN 4318</u>	Fin Anal of Firm & Valuation	3
<u>FIN 4325</u>	International Finance	3
Financial Electives: Select three additional hours of upper-division FIN		3
<u>FIN 3315</u>	Investments	
<u>FIN 3317</u>	Principles of Insurance	
<u>FIN 3321</u>	Real Estate Finance & Investmt	
<u>FIN 3325</u>	Money & Capital Markets	
<u>FIN 3330</u>	Finance for Entrepreneurs	
<u>FIN 3350</u>	Personal Financial Planning	
<u>FIN 4310</u>	Managerial Finance	
<u>FIN 4311</u>	<del>Commercial</del> Bank Management	
<u>FIN 4312</u>	Current Issues in Banking	
<u>FIN 4328</u>	Central Banking	
<u>FIN 4329</u>	Bank Lending	
<u>FIN 4396</u>	Internship in Finance	
<u>FIN 4398</u>	Independent Study In Finance	
<u>FIN 4399</u>	Current Topics in Finance	
Total Hours		24
Minor		
Select a twelve hours Business minor or certificate		12
Total Hours		120



# **BBA in Finance with a Commercial Banking Banking and Financial Institutions concentration**

Required Credits: 120

Course List		
Code	Title	Hours
Business Designated Core (All courses require a C or better.)		
<u>Complete the Business Designated Core requirements.</u>		
University Core Curriculum		
<u>Complete the University Core Curriculum requirements.</u>		42
Business Foundation (All courses require a grade of C or better)		
Required Courses:		
<u>ACCT 2301</u>	Principles of Accounting I	3
<u>ACCT 2302</u>	Principles of Accounting II	3
<u>ECON 2304</u>	Principles of Economics	3
<u>QMB 2301</u>	Fundamentals of Bus Statistics	3
Math Elective:		
Select one of the following:		3-4
<u>MATH 1411</u>	Calculus I	
<u>MATH 2301</u>	Math for Social Sciences II	
Business Core		
Required Courses:		
<u>ACCT 3321</u>	Intermediate Accounting I <sup>C</sup>	3
<u>BLAW 3301</u>	Legal Environment of Business	3
<u>BUSN 3304</u>	Global Business Environment	3
or <u>BUSN 3305</u>	Global Busn Environ-Study Away	
<del><u>ECON 3310</u></del>	<del>Managerial Economics</del>	3
or <u>ECON 3320</u>	Money and Banking	
<u>FIN 3310</u>	Business Finance	3
<u>MGMT 3303</u>	Intro-Mgmt/Organizational Beha	3
<u>MGMT 4300</u>	Strategic Management	3
<u>MKT 3300</u>	Principles of Marketing	3
<u>OSCM 3321</u>	Production/Operations Mgmt	3
<del>General Commercial Banking Concentration</del>		

**Banking and Financial Institutions concentration**

All indicated courses are required. Others are removed from this degree plan.

Course List

Code

Title

Required Courses:

→	<u>FIN 4311</u>	Commercial Bank Management	3
→	<u>FIN 4312</u>	Current Issues in Banking	3
→	<u>FIN 4318</u>	Fin Anal of Firm & Valuation	3
→	<u>FIN 4329</u>	Bank Lending	<del>3</del>

~~Financial Electives: Select six 3 additional hours of upper-division FIN~~ ~~3~~

	<del><u>FIN 3310</u></del>	<del>Business Finance</del>	
	<del><u>FIN 3315</u></del>	<del>Investments</del>	
	<del><u>FIN 3317</u></del>	<del>Principles of Insurance</del>	
	<del><u>FIN 3321</u></del>	<del>Real Estate Finance &amp; Investmt</del>	
→	<u>FIN 3325</u>	<u>Money &amp; Capital Markets</u>	
	<del><u>FIN 3330</u></del>	<del>Finance for Entrepreneurs</del>	
	<del><u>FIN 3350</u></del>	<del>Personal Financial Planning</del>	
	<del><u>FIN 4310</u></del>	<del>Managerial Finance</del>	
	<del><u>FIN 4315</u></del>	<del>Portfolio Analysis</del>	
	<del><u>FIN 4316</u></del>	<del>Analysis of Derivatives</del>	
	<del><u>FIN 4325</u></del>	<del>International Finance</del>	
	<del><u>FIN 4328</u></del>	<del>Central Banking</del>	
	<del><u>FIN 4306</u></del>	<del>Internship in Finance</del>	
	<del><u>FIN 4308</u></del>	<del>Independent Study In Finance</del>	
	<del><u>FIN 4399</u></del>	<del>Current Topics in Finance</del>	

~~Select nine additional hours of FIN at any level:~~ ~~9~~

	<del><u>FIN 2350</u></del>	<del>Managing Entrepreneur Finance</del>	<del>3</del>
	<del><u>FIN 3310</u></del>	<del>Business Finance</del>	<del>3</del>
	<del><u>FIN 3315</u></del>	<del>Investments</del>	<del>3</del>
	<del><u>FIN 3317</u></del>	<del>Principles of Insurance</del>	<del>3</del>
	<del><u>FIN 3321</u></del>	<del>Real Estate Finance &amp; Investmt</del>	<del>3</del>
	<del><u>FIN 3325</u></del>	<del>Money &amp; Capital Markets</del>	<del>3</del>
	<del><u>FIN 3330</u></del>	<del>Finance for Entrepreneurs</del>	<del>3</del>
	<del><u>FIN 3350</u></del>	<del>Personal Financial Planning</del>	<del>3</del>
→	<u>FIN 4310</u>	<u>Managerial Finance</u>	3
→	<u>FIN 4315</u>	<u>Portfolio Analysis</u>	3
	<del><u>FIN 4316</u></del>	<del>Analysis of Derivatives</del>	<del>3</del>
	<del><u>FIN 4325</u></del>	<del>International Finance</del>	<del>3</del>
→	<u>FIN 4311A</u>	<u>Managerial Finance Laboratory</u>	<u>1.5</u>

Course List

Code	Title	Hours
FIN 4315A	Portfolio Analysis Laboratory	1.5
FIN 4328	Central Banking	3
FIN 4396	Internship in Finance	3
FIN 4398	Independent Study in Finance	3
FIN 4399	Current Topics in Finance	3
Total Hours		69
Total Hours		24
Minor		
Select a twelve hours Business minor or certificate		12
Total Hours		120

## BBA in Finance with a General Finance concentration

Required Credits: 120

Course List

Code	Title	Hours
Business Designated Core (All courses require a C or better.)		
<u>Complete the Business Designated Core requirements.</u>		
University Core Curriculum		
<u>Complete the University Core Curriculum requirements.</u>		42
Business Foundation (All courses require a grade of C or better)		
Required Courses:		
<u>ACCT 2301</u>	Principles of Accounting I	3
<u>ACCT 2302</u>	Principles of Accounting II	3
<u>ECON 2304</u>	Principles of Economics	3
<u>QMB 2301</u>	Fundamentals of Bus Statistics	3
Math Elective:		
Select one of the following:		3-4
<u>MATH 1411</u>	Calculus I	
<u>MATH 2301</u>	Math for Social Sciences II	
Business Core		
Required Courses:		

Course List

Code	Title	Hours
<u>ACCT 3321</u>	Intermediate Accounting I <sup>C</sup>	3
<u>BLAW 3301</u>	Legal Environment of Business	3
<u>BUSN 3304</u>	Global Business Environment	3
or <u>BUSN 3305</u>	Global Busn Environ-Study Away	
<del><u>ECON 3310</u></del>	<del>Managerial Economics</del>	<del>3</del>
or <u>ECON 3320</u>	Money and Banking	3
<u>FIN 3310</u>	Business Finance	3
<u>MGMT 3303</u>	Intro-Mgmt/Organizational Beha	3
<u>MGMT 4300</u>	Strategic Management	3
<u>MKT 3300</u>	Principles of Marketing	3
<u>OSCM 3321</u>	Production/Operations Mgmt	3
General Finance Concentration		
Required Courses:		
<u>FIN 3315</u>	Investments	3
<u>FIN 4310</u>	Managerial Finance	3
<u>FIN 4311A</u>	Managerial Finance Laboratory	1.5
<u>FIN 4315</u>	Portfolio Analysis	3
<u>FIN 4315A</u>	Portfolio Analysis Laboratory	1.5
Upper Division FIN: Select twelve additional hours of upper division FIN:		12
<u>FIN 3317</u>	Principles of Insurance	
<u>FIN 3321</u>	Real Estate Finance & Investmt	
<u>FIN 3325</u>	Money & Capital Markets	
<u>FIN 3330</u>	Finance for Entrepreneurs	
<u>FIN 3350</u>	Personal Financial Planning	
<u>FIN 4311</u>	<del>Commercial Bank Management</del>	
<u>FIN 4312</u>	Current Issues in Banking	
<u>FIN 4316</u>	Analysis of Derivatives	
<u>FIN 4318</u>	Fin Anal of Firm & Valuation	
<u>FIN 4325</u>	International Finance	
<u>FIN 4328</u>	Central Banking	
<u>FIN 4329</u>	<del>Bank Lending</del>	
<u>FIN 4396</u>	Internship in Finance	
<u>FIN 4398</u>	Independent Study In Finance	
<u>FIN 4399</u>	Current Topics in Finance	
Total Hours		24
Minor		

## Course List

Code	Title	Hours
Select a twelve hours Business minor or certificate		12
Total Hours		120

# BBA in Finance with a Concentration in Risk Management

The concentration in Risk Management within the BBA in Finance is built around the general concept of digital Integration. Digital integration applies the theory of Actuarial Science and Finance using common computer software (Excel, SAS, Eviews) with real world data, so that the students are prepared to perform on-the-job from day one. Academy Learning encourages students to interact, to improve their understanding of the material, and to model the personal interaction in the insurance industry. These concepts form the basis of the degree plan and model the skills used in the working environment of the business world.

### Educational Objectives

1. Students will be prepped to take and pass two of the required exams to become an actuary: the P (Probability) and F/M (Financial Mathematics) exam, administered by the SOA. Students will be strongly encouraged to take the F/M exam in the Spring of their sophomore year and the P exam in the Spring of their junior year. Specific prep classes are part of the degree plan. In addition, the students will be prepped to take the MLC (Models for Life Contingencies) exam based on the material covered, after graduation. Second,
2. Students will have strong skills applying common computer software that is widely used in the insurance industry. They will be able to build complex Excel spread sheets, write VBA Excel macros, create statistical and forecast models in SAS, manipulate and organize large datasets in SAS and Excel, and develop actuarial models based on the life market. Finally, their
3. Business and interpersonal skills will be developed based on the Academy Learning design, business workshops, and through written reports and presentations.
4. Business Designated Core (All courses require a C or better.)

Complete the Business Designated Core requirements.

University Core Curriculum

Complete the University Core Curriculum requirements.

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Business Foundation (All courses require a grade of C or better)

Required Courses:

<u>ACCT 2301</u>	Principles of Accounting I	3
<u>ACCT 2302</u>	Principles of Accounting II	3
<u>ECON 2304</u>	Principles of Economics	3
<u>MATH 1312</u>	Calculus II	3
<u>MATH 2313</u>	Calculus III	3
<u>QMB 2301</u>	Fundamentals of Bus Statistics	3
Business Core		
Required Courses:		
<u>ACCT 3321</u>	Intermediate Accounting I <sup>C</sup>	3
<u>BLAW 3301</u>	Legal Environment of Business	3
<u>BUSN 3304</u>	Global Business Environment	3
or <u>BUSN 3305</u>	Global Busn Environ-Study Away	
<del><u>ECON 3310</u></del>	<del>Managerial Economics</del>	3
or <u>ECON 3320</u>	Money and Banking	
<u>FIN 3310</u>	Business Finance	3
<u>MGMT 3303</u>	Intro-Mgmt/Organizational Beha	3
<u>MGMT 4300</u>	Strategic Management	3
<u>MKT 3300</u>	Principles of Marketing	3
<u>OSCM 3321</u>	Production/Operations Mgmt	3

Course List

Code	Title	Hours
Risk Management Concentration		
Required Courses:		
<u>FIN 3315</u>	Investments	3
<u>FIN 3317</u>	Principles of Insurance	3

Course List

<b>Code</b>	<b>Title</b>	<b>Hours</b>
<u>FIN 4310</u>	Managerial Finance	3
<u>FIN 4311A</u>	Managerial Finance Laboratory	1.5
<u>FIN 4315</u>	Portfolio Analysis	3
<u>FIN 4315A</u>	Portfolio Analysis Laboratory	1.5
<u>FIN 4316</u>	Analysis of Derivatives	3
<u>FIN 4340</u>	Actuarial Finance	3
<u>FIN 4341</u>	Actuarial Finance II	3
<u>QMB 3350</u>	Business Analytics	3
<u>QMB 3456</u>	Actuarial Quant Methods I	3
<u>QMB 4456</u>	Actuarial Quant Methods II	3
<b>Total Hours</b>		<b>120</b>

The University of Texas at El Paso

Department of Economics and Finance

**Minor in Banking and Financial Institutions**



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# Request Form for a New Minor

## Administrative Information

1. Institution: University of Texas at El Paso
2. Program Name – (e.g., *Minor in Women's Studies*): Minor in Banking and Financial Institutions
3. Proposed CIP Code: 52.0803
4. Number of Required Semester Credit Hours (SCHs): 12
5. Brief Program Description – Describe the minor and the educational objectives:  
The minor in Banking and Financial Institutions is designed, with substantial input from various financial institutions, to fill a stated need for undergraduate students who have knowledge of the financial services industry and are able to provide banking specific skills to the industry, upon entering the profession. Therefore, the minor focuses heavily on providing skills that are key to establishing a successful career in banking and related institutions.
6. Administrative Unit – Identify where the minor would fit within the organizational structure of the university (e.g., *The Department of Electrical Engineering within the College of Engineering*):  
Department of Economics and Finance within the College of Business Administration
7. Proposed Implementation Date – Report the date that students would enter the minor (MM/DD/YY): Fall 2021 (09/01/21)
8. Contact Person – Provide contact information for the person who can answer specific questions about the minor:

Name: Erik Devos

Title: Professor of Finance

E-mail: [hdevos@utep.edu](mailto:hdevos@utep.edu)

Phone: 915 747 7770

## Minor Information

### I. Need

- A. Job Market Need – Provide short- and long-term evidence of the need for graduates in the job market.

The Texas Bankers Association, as well as a variety financial institutions in the region have made it clear that there is a lack of qualified graduates who are ready to perform at a high level in the financial sector. These institutions vary from credit unions, commercial and community banks, to major bank holders. Their involvement in creating the minor (and associated concentration) from a curricular perspective, the design of the accompanying professional development activities, and their financial support for the program are clear evidence of the need for students graduating from the program.

- B. Student Demand – Provide short- and long-term evidence of demand for the minor.

Based on a survey of students at COBA, a substantial percentage (37%) stated to have an interest (or are currently working) in the financial (services) sector. Currently, these students do not have the option of taking any specialized banking courses. It is also important to note that for students who are interested in specialized undergraduate coursework resulting in a degree in banking and related areas, there are no options to pursue such work at within a range of at 300 miles.

- C. Enrollment Projections – Use this table to show the estimated cumulative headcount and full-time student equivalent (FTSE) enrollment for the first five years of the minor. (*Include majors only and consider attrition and graduation.*)

YEAR	1	2	3	4	5
Headcount	15	25	30	40	40
FTSE	12	22	25	32	32

### II. Quality

- A. Degree Requirements – Use this table to show the degree requirements of the minor. (*Modify the table as needed; if necessary, replicate the table for more than one option.*)

<b>Category</b>	<b>Semester Credit Hours</b>	<b>Clock Hours</b>
Required Courses	12	
Prescribed Electives		
Free Electives		
Other ( <i>Specify, e.g., internships, clinical work</i> )	(if not included above)	
TOTAL	12	

Note: A Bachelor degree should not exceed 120 Semester Credit Hours (SCH) per Board rule 5.44 (a) (3). Those that exceed 120 SCH must provide detailed documentation describing the compelling academic reason for the number of required hours, such as programmatic accreditation requirements, statutory requirements, or licensure/certification requirements that cannot be met without exceeding the 120-hour limit.

- B. Curriculum – Use these tables to identify the required courses and prescribed electives of the minor. Note with an asterisk (\*) courses that would be added if the minor is approved. (Add and delete rows as needed. If applicable, replicate the tables for different tracks/options.)

**Required Courses**

Prefix and Number	Course Title	SCH
FIN4329	Bank Lending*	3
FIN4311	Bank Management	3
FIN4312	Current Issues in Banking	3
FIN4318	Fin Anal of Firm & Valuation	3
ECON3320	Money and Banking (in the business core)	3

**Prescribed Elective Courses**

Prefix and Number	Course Title	SCH

**Free Elective Course Menu**

Prefix and Number	Course Title	SCH

**Other**

Prefix and Number	Course Title	SCH

- C. Faculty – Use these tables to provide information about Core and Support faculty. Add an asterisk (\*) before the name of the individual who will have direct administrative responsibilities for the program. (Add and delete rows as needed.)

Name of <u>Core</u> Faculty and Faculty Rank	Highest Degree and Awarding Institution	Courses Assigned in Program	% Time Assigned To Program
Erik Devos*, Professor	Ph.D. in Finance, Binghamton University (SUNY)	FIN	10%
Destan Kirimhan, Assistant Professor	Ph.D. Finance – Banking, University of South Carolina	FIN	50%
Nick Apergis, Professor	Ph.D. Economics, Fordham University	FIN/ECON	50%

Name of <u>Support</u> Faculty and Faculty Rank	Highest Degree and Awarding Institution	Courses Assigned in Program	% Time Assigned To Program

- D. Students – Describe general recruitment efforts and admission requirements. In accordance with the institution’s Uniform Recruitment and Retention Strategy, describe plans to recruit, retain, and graduate students from underrepresented groups for the minor.

The Department will recruit students from the existing pool of business students in the College of Business Administration, using traditional promotional methods. In addition, a designated student success manager may be employed to aid in recruiting and shepherding students towards graduation.

- E. Library – Existing library resources are adequate.

- F. Facilities and Equipment – Existing facilities and equipment are adequate.

- G. Accreditation – AACSB accreditation will apply to this new minor.

- H. Evaluation – Describe the evaluation process that will be used to assess the quality and effectiveness of the new minor.

The program will be part of the normal assessment and review process under AACSB and SACSOC

### III. Costs and Funding<sup>1</sup>

Five-Year Costs and Funding Sources - Use this table to show five-year costs and sources of funding for the program.

Five-Year Costs		Five-Year Funding	
Personnel <sup>1</sup>	\$0	Reallocated Funds	\$0
Facilities and Equipment	\$0	Anticipated New Formula Funding <sup>3</sup>	\$0
Library, Supplies, and Materials	\$0	Special Item Funding	\$0
Other <sup>2</sup>	\$0	Other <sup>4</sup>	\$0
<b>Total Costs</b>	<b>\$0</b>	<b>Total Funding</b>	<b>\$0</b>

1. Report costs for new faculty hires, graduate assistants, and technical support personnel. For new faculty, prorate individual salaries as a percentage of the time assigned to the program. If existing faculty will contribute to program, include costs necessary to maintain existing programs (e.g., cost of adjunct to cover courses previously taught by faculty who would teach in new program).
2. Specify other costs here (e.g., administrative costs, travel).
3. Indicate formula funding for students new to the institution because of the program; formula funding should be included only for years three through five of the program and should reflect enrollment projections for years three through five.
4. Report other sources of funding here. In-hand grants, "likely" future grants, and designated tuition and fees can be included.

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<sup>1</sup> Please use the "Program Funding Estimation Tool" found on the CB website to correctly estimate state funding.

## Catalog Copy for Minors

Program Name- Minor in Banking and Financial Institutions

Program Description- The minor in Banking and Financial Institutions is designed, with substantial input from the financial services industry, to fill a stated need for undergraduate students who have knowledge of the banking and other related industries and are able to provide banking specific skills to the industry, upon entering the profession. Therefore, the minor focuses heavily on providing skills that are key to establishing a successful career in banking related professions.

Degree Requirements- The minor contains 12 SCH (not counting ECON 3320 in the Business Core), is open for business majors who are non-finance majors only, and students minoring in Banking and Financial Institutions.