Department of Finance, Insurance, Real Estate and Law

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Mazhar A. Siddiqi, Interim Chair

Faculty

Professors Baen; Chandrasekaran; Cole; J. Conover; Hazleton; Karafiath; Kensinger; Poe; Roden, CMA; Staff; Thornton, CLU; Tripathy, CFA. *Associate Professors* Braswell; Foster; Guttery, CLU, ChFC; Impson; MacDonald; McDonald; Siddiqi; Wells, CPCU.

Introduction

The Department of Finance, Insurance, Real Estate and Law trains professionals to manage successfully all financial aspects of a firm and to manage and work within financial institutions, their regulatory bodies, investment firms and mortgage banks. It prepares students for careers in life insurance marketing, brokerage, underwriting and risk management in the insurance industry.

The department educates individuals in real estate finance and investment, brokerage, property management, and appraisal. The business law curriculum prepares business managers to function in the increasingly complex legal environment of business. All programs within the department prepare the student for more advanced professional work or schools and/or a successful career in business.

Programs of Study

The department offers undergraduate and graduate programs in the following areas:

- Bachelor of Business Administration with a professional field in finance;
- Bachelor of Business Administration with a professional field in financial services;
- Master of Business Administration, and
- Doctor of Philosophy, both with a major in finance;
- Bachelor of Business Administration with a professional field in economics;
- Bachelor of Business Administration with a professional field in insurance;
- Bachelor of Business Administration with a professional field in real estate; and
- Master of Science with majors in finance and real estate.

Bachelor of Business Administration

The department offers the Bachelor of Business Administration in the professional fields listed below. General requirements for the BBA are listed in the "General University Requirements" and the "University Core Curriculum Requirements" in the Academics section and under "Bachelor of Business Administration" in the College of Business Administration section.

Professional Field in Finance, 18 Hours

The following courses are required for the professional field in finance.

- FINA 4200, Investments
- FINA 4300, Liquidity and Working Capital Management
- FINA 4310, Valuation and Financial Decisions
- FINA 4400, Financial Markets and Institutions
- FINA 4500, International Finance

Plus 3 hours selected by the student from the following courses.

- FINA 4210, Intro to Derivatives
- FINA 4410, Management of Financial Institutions
- BLAW 4450, Corporation Law
- INSU 4600, Risk Management
- REAL 4000, Real Estate Finance
- REAL 4300, Real Estate Investments

Approved Supporting Courses, 12 Hours

Supporting courses selected by the student and approved in advance by the faculty adviser include 6 hours from ACCT 3110, 3120, 3270, 4100, 4130 and 4270.

Professional Field in Financial Services, 15 hours

The following courses are required for the professional field in financial services (no substitutions).

- FINA 4200*, Investments
- FINA 4610*, Comprehensive Financial Planning
- INSU 2500*, Principles of Risk and Insurance Management
- INSU 4400*, Employee Benefit Programs
- INSU 4500*, Estate Planning

Required Support Field Courses, 12 hours (no substitutions)

- ACCT 4300*, Federal Income Taxation
- FINA 4400, Financial Markets and Institutions
- FINA 4500, International Finance
- REAL 4000, Real Estate Finance, or REAL 4300, Real Estate Investments

Support Field Elective, 3 hours

A supporting course selected by the student and approved in advance by the faculty adviser, chosen from ACCT 4130, BLAW 4430, FINA 4210, INSU 4200, INSU 4300, REAL 4300, or another course approved by the department.

The financial services professional field is designed to prepare students for the financial services market at the individual level. Successful completion of the professional field qualifies students to register for the CERTIFIED FINANCIAL PLANNER (CFP)™ comprehensive examination.

Note: some courses may not be offered every term/semester. Consult with a departmental adviser regarding planned course offerings.

** Meets content requirement of CFP Board of Standards.*

Professional Field in Insurance, 18 Hours

The following courses are required for the professional field in insurance.

- INSU 2500, Principles of Risk and Insurance Management
- INSU 4200, Life Insurance
- INSU 4300, Property and Liability Insurance I
- INSU 4310, Property and Liability Insurance II
- INSU 4500, Estate Planning
- INSU 4600, Risk Management

Approved Supporting Courses, 12 Hours

FINA 4500 and INSU 4400, plus 6 hours approved in advance by the department chair or professional field adviser.

Professional Field in Real Estate, 18 Hours

The following courses are required for the professional field in real estate.

- REAL 2100, Principles of Real Estate
- REAL 4000, Real Estate Finance
- REAL 4200, Property Management, or REAL 3100, Real Estate Agency
- REAL 4300, Real Estate Investments
- REAL 4400, Real Estate Valuation
- BLAW 4770, Real Estate Law

Approved Supporting Courses, 12 Hours

FINA 4500, BLAW 4480, BUSI 4660 or MKTG 4280; plus 9 hours approved by the faculty adviser from REAL 3100, 4800; BLAW 4430, 4790; FINA 4200, 4400; INSU 2500, 4300; MGMT 3850; MKTG 4010, 4120; ECON 4650; or other courses as approved by the faculty adviser.

Students with a career interest in **residential property management** may take Residential Property Management (REAL 4200) in the professional field and Property Management Law (BLAW 4790) as one of the approved supporting courses.

Professional Field in Economics, 18 Hours

The following courses are required for the professional field in economics.

- ECON 3550, Intermediate Micro-Theory
- ECON 3560, Intermediate Macro-Theory
- ECON 4020, Money and Financial Institutions
- 9 advanced hours approved in advance by the economics department chair

Approved Supporting Courses, 12 Hours

FINA 4500, plus 9 hours approved in advance by the department chair or professional field adviser. Courses in the College of Arts and Sciences may be counted as professional courses in business administration when authorized on a degree plan. Most frequently used are ECON 4150, Public Finance; and ECON 4600, Economic Development.

Minor in Financial Services

A minor in financial services requires 18 hours, including FINA 4200 and 4610; INSU 2500, 4400 and 4500; and ACCT 4300.

Minor in Insurance

A minor in insurance requires 18 hours, including INSU 4300, 4310, 4400 and 4600, plus either INSU 2500 or FINA 2770 and either INSU 4200 or 4500.

Minor in Legal Studies in Business

A minor in legal studies in business requires 18 hours, including BLAW 2000, 3430, 4430, 4450, 4480 and 4770.

Minor in Real Estate

A minor in real estate requires 18 hours, including REAL 2100, REAL 3100 and BLAW 4770, plus three courses from the following: REAL 4200, BLAW 3430, INSU 2500, MKTG 3010 and FINA 2770 or 3770.

Graduate Degrees

The department offers degree programs leading to the Master of Business Administration with a major in finance, the Master of Science with majors in finance and real estate, and the Doctor of Philosophy with a major in finance. For information, consult the *Graduate Catalog.*

Scholarships

The Department of Finance, Insurance, Real Estate and Law offers a variety of competitive scholarships for all full-time students majoring in finance, insurance and real estate who have completed at least 24 credit hours at UNT, have a high overall GPA and can demonstrate financial need. Generally scholarships range in value from $100 to $500 with a few exceptions. Application forms are available at the department (Business Administration Building, Room 177).

Scholarships with Specific Requirements

Dallas Chapter, Chartered Property and Casualty Underwriters (CPCU) Scholarship: Open to an undergraduate insurance student classified as a junior or senior who has a minimum 3.0 GPA and demonstrates financial need. Award typically is $1,000 per long term/semester, fall and spring.

Government Employees Insurance Company (GEICO) Scholarship: Open to both undergraduate and graduate insurance students who have outstanding academic records and demonstrate financial need. Both work experience and activities are considered. Award is typically $1,000 per academic year.

James E. George Financial Planning Scholarship: Open to undergraduate financial planning students who have a minimum 3.25 GPA, are within 30 hours of graduating, and complete a 500 word essay describing merit for the award. The award is typically $500 to $1,000 per academic year.

Dallas–Fort Worth Chapter of Risk and Insurance Management Society (RIMS) Scholarship: Open to undergraduate insurance students who have outstanding academic records and demonstrate financial need. Both work experience and activities are considered. Up to five annual scholarships are awarded. Awards totaling $5,000 to $12,000 are granted to multiple students in a typical year.

Fort Worth Chapter, Chartered Property and Casualty Underwriters (CPCU) Scholarship: Open to undergraduate insurance students who have outstanding academic records and who demonstrate a strong interest in insurance-related careers. Student activities and work experience are considered. Total awards of $10,000 to $20,000 are shared by multiple students in a typical year.

Dr. George A. Christy Scholarship: Open to full-time students majoring in finance who have a 3.25 cumulative GPA and a verifiable need for financial assistance. Minimum award is $500 per term/semester.

Courses of Instruction

All Courses of Instruction are located in one section at the back of this catalog.

Course and Subject Guide

The “Course and Subject Guide,” found in the Courses of Instruction section of this book, serves as a table of contents and provides quick access to subject areas and prefixes.

Department of Information Technology and Decision Sciences

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Richard G. Vedder, Interim Chair

Faculty

Professors Guynes, CDP; Kappelman; Pavur; Pohl; Prybutok; Richards, CQE; J.W. Spence; Vanecek, CDP, CISA, PE, Texas; Vedder; Windsor, CSP. *Associate Professors* Becker; Jayakumar; Jones; Koh; Kvanli, CQE; Peak; Spalding. *Assistant Professors* Cline; Evangelopoulous; Getty; Golladay, CDP; Jensen, Kulkarni, Ryan. *Lecturers* Capan; Dake; M.J. Spence.

Introduction

The Department of Information Technology and Decision Sciences educates business computer information systems designers and systems analysts for careers in industry and government. Two strong undergraduate programs are available for students who intend to pursue careers in the growing business computing field.

Programs of Study

The department offers undergraduate and graduate programs in the following areas:

- Bachelor of Business Administration with a major in decision sciences;
- Bachelor of Science with a major in business computer information systems;
- Master of Science with majors in decision technologies and information technologies; and
- Doctor of Philosophy with majors in business computer information systems and operations management science.

Bachelor of Business Administration

General requirements for the BBA are listed in the “General University Requirements” and the “University Core Curriculum Requirements” in the