FIN 206. Introduction to Finance
3 Credits
Theory and techniques of financial management for business firms. Includes application of financial analysis tools and techniques needed for business financial administration and decision making. Restricted to Community Colleges campuses only.
Prerequisite(s): BOT 106 or higher; BOT 120 or ACCT 221; ECON 201 or ECON 251.

FIN 210. Financial Planning and Investments
3 Credits
Individual financial planning and related financial markets and institutions. Community Colleges only.

FIN 303V. Personal Financial Planning and Investing in a Global Economy
3 Credits
Provides a framework for successful personal financial planning within an individual's career and income. Covers personal money management, federal and state taxation, the mathematics of finance and credit, housing, inflation, insurance, savings, and investments. Majors and minors may not use this course to satisfy their finance requirements.

FIN 311. Financial Futures Markets
3 Credits
Same as AG E 311.

FIN 322. Principles of Insurance
3 Credits
Theory and practice of insurance and its economics and social significance; review of the major lines of insurance including life, health, and property liability insurance.

FIN 323. Life/Health/Employee Benefits
3 Credits
Approaches to problems of employee security from the perspective of businesses. Topics including pensions, profit-sharing plans, 401(k) plans, group life and health plans, and flexible benefit programs. The course also addresses individual life, health, and annuity contracts within a financial planning context.
Prerequisite: FIN 322.

FIN 324. Property and Liability Insurance
3 Credits
Analysis of property and liability insurance with emphasis on handling of commercial exposures. Review of property and liability company operations including rate making and insurance accounting. Prerequisite: FIN 322.

FIN 325. Real Estate Principles and Law I
3 Credits
Real estate law and the fundamental aspects of the real estate purchase transaction and the real estate lease agreement. Topics include real estate brokerage, marketing of real estate, fundamental legal aspects of real estate, present and future interests, air and water rights, methods of transfer, basics of financing and liens, and real estate leases. Same as BLAW 325.

FIN 326. Business Risk Management
3 Credits
The operational risks faced by firms and the study of various methods of handling these risks, including loss prevention, risk retention, self-insurance, corporate insurance programs, and capital markets.
Prerequisites: FIN 322

FIN 327. Analysis of the Excess and Surplus Lines Insurance
3 Credits
Analysis of excess and surplus lines segment of the insurance industry, including ratemaking, pricing of insurance, regulation, marketing of insurance, reinsurance, and product development. Students groups will research and design a new insurance product as part of the class.

FIN 331. Business Creation and Valuation
3 Credits
The course is designed to provide a first look at the entrepreneurship process by focusing how the firm will does create value in the marketplace. As such, it is designed to integrate knowledge of business functions and apply business analysis techniques to the valuation of new ventures/entrepreneurial firms.

FIN 332. Entrepreneurial Finance
3 Credits
The course is structured to provide a parallel learning experience of financing methods/theory and project work focused on financing select start-up companies. Students will learn a broad range of early stage financing techniques. In addition to explorations is class of the theory of entrepreneurial finance students will hear actual young companies from different industries present their opportunities and challenges to the class.

FIN 333. Business Analysis and Turnaround
3 Credits
This course provides students an opportunity to draw upon previous experiences and education to apply various business concepts and analytical tools to complex problems and issues in organizational settings. Business Analysis is an integrative course in two respects. First, it takes a broad view of the environment that includes competitive dynamics and macro-environmental trends and developments. Second, it takes the perspective of the firm as a whole and examines how each of the functional areas can be integrated into overall operational strategies to address the firm's key organizational issues and environmental challenges.

FIN 341. Financial Analysis and Markets
3 Credits
Financial analysis for business financing and investing decisions. Prerequisites ACCT 221, ECON 251, ECON 252, MATH 121G or 230, A ST 251 or A ST 311 or STAT 251G.

FIN 355. Investments
3 Credits
Prerequisite(s): FIN 341 with a grade of C- or better.

FIN 360. Financial Information Technology
3 Credits
Integrated use of electronic financial information resources with spreadsheet and word processing applications in investigating financial issues and solving financial problems. FIN 341 with a grade of C- or better.
Prerequisite(s): FIN 341 or consent of instructor.

FIN 385. Analysis of Financial Markets and Institutions
3 Credits
Analysis of the financial system, emphasizing its institutions and instruments.
Prerequisite(s): FIN 341 with a grade of C- or better.
FIN 391. Finance Internship and Cooperative Education I
1-3 Credits
Introduction and application of finance principles in a work environment. Open only to students in the finance major or minor who will be working with an approved employer in a finance related position, over a period of 12 weeks or at least 300 work hours. Consent of instructor required.

FIN 392. Insurance Internship and Cooperative Education I
1-3 Credits (1-3)
Introduction and application of insurance principles in a work environment. Open only to students in the finance major or insurance minor who will be working with an approved employer in an insurance related position, over a period of 12 weeks or at least 300 work hours. Consent of instructor required. Restricted to Finance majors.

FIN 393. Banking Internship and Cooperative Education
1-3 Credits (1-3)
Professional banking experience with opportunities to engage in business analysis and to observe application of business principles in the management of a banking entity or a regulatory agency with banking oversight. Open only to students in the finance major or banking minor who will be working with an approved employer in a banking related position, over a period of 12 weeks or at least 300 work hours. May be repeated up to 3 credits. Consent of Instructor required.

FIN 406. Theory of Financial Decisions
3 Credits
Contemporary financial theory. Firm valuation, investments and financing decisions, risk analysis.
Prerequisite(s): FIN 341 with a grade of C- or better.

FIN 421. Personal Financial Planning for Professionals
3 Credits
Introduction to personal financial planning, including goal setting and fact finding, cash management, credit, housing, retirement planning, taxation and estate planning. This course is intended for those planning careers in personal financial advising in one of the various financial services environments.
Prerequisite(s): FIN 341, or consent of Instructor.

FIN 435. Investment Analysis
3 Credits
Efficiency of capital markets, modern portfolio management, special topics of current interest to investment analysts.
Prerequisite: FIN 355.

FIN 436. Applied Security Analysis and Portfolio Management
1-3 Credits (1-3)
Application of analytical tools to security selection and portfolio management Pre/
Corequisite(s): FIN 435.

FIN 445. Fixed Income Markets, Instruments and Derivatives
3 Credits
Course provides a broad introduction to treasury, corporate, municipal, mortgage backed and asset backed bond markets. The analytical techniques for valuing bonds, quantifying their exposure to changes in interest rate and credit risk exposures and investment decision-making are explored.
Prerequisite(s): FIN 341.

FIN 455. Derivative Markets and Securities
3 Credits
Institutional aspects of derivative markets and the arbitrage based pricing of derivative instruments such as stock options, interest rate options, future contracts and swaps. The applied component of the course demonstrates use of these instruments as hedge and/or investment vehicles.
Prerequisite(s): FIN 355.

FIN 466. Financial Policy Decisions
3 Credits
Application and integration of financial theory, concepts, and practice using the case method.
Prerequisite: FIN 406 or consent of instructor.

FIN 470. Real Estate Appraisal
3 Credits (2+2P)
This course addresses issues influencing the value of real estate with some emphasis upon rural properties. Topics include courthouse records, property taxes, appraisal methodology, expert courtroom testimony, condemnation, and legal issues. Students will take field trips and write appraisals. Course material is relevant to student in Finance, Accounting, and Pre-Law, as well as Agriculture. Accredited for hours to apply to both pre-licensing and continuing education requirements of the New Mexico Real Estate Commission for both Appraisers and Real Estate Brokers. Crosslisted with: AG E 470.
Prerequisite(s): Junior or above standing.

FIN 475. International Managerial Finance
3 Credits
International aspects of financial transactions, decision-making, banking and financial markets. Same as I B 475.
Prerequisite: FIN 341.

FIN 480. Management of Financial Institutions
3 Credits
Asset and liability management of financial institutions; emphasis on commercial bank management.
Prerequisite: FIN 385 or consent of instructor.

FIN 490. Selected Topics
1-3 Credits
Current topics in finance.
Prerequisites: vary according to the seminar being offered.

FIN 498. Independent Study
1-3 Credits
Individual studies directed by consenting faculty with the prior approval of the department head. A maximum of 3 credits may be earned.
Prerequisites: junior or above standing and consent of instructor.

FIN 500. Concepts in Finance
1 Credit
An overview of fundamental principles of finance necessary for prospective MBA students who do not have an undergraduate background in finance. Includes: Time value of money concepts and calculations; risk and calculation of return given appropriate risk measures; bond risk characteristics and calculation of the value of a bond; calculation of the value of common stock (determination as to whether a stock is over-valued or under-valued); and calculation of the costs of capital and capital budgeting problems using the cost of capital.
Prerequisite(s): admitted to MBA Program or consent of course department.
FIN 503. Financial Management
3 Credits
Theory and application of financial analysis to asset management, project evaluation, capital structure, and dividend policy. Interrelationships among financial and other organizational decisions.
Prerequisite(s): FIN 341 with a grade of B or better.

FIN 511. Financial Futures Markets
3 Credits
Same as AEEC 511.

FIN 521. Personal Financial Planning for Professionals
3 Credits
Introduction to personal financial planning, including goal setting and fact finding, cash management, credit, housing, retirement planning, taxation and estate planning. This course is intended for those planning careers in personal financial advising in one of the various financial services environments.
Prerequisite(s): FIN 503 or FIN 341 or consent of Instructor.

FIN 535. Investment Concepts
3 Credits
Investments in common stocks and other securities. Risk and return, securities markets, portfolio theory and management.
Prerequisite(s): FIN 355 or FIN 503.

FIN 536. Applied Security Analysis and Portfolio Management
1-3 Credits (1-3)
Application of analytical tools to security selection and portfolio management. Pre/
Corequisite(s): FIN 435 or FIN 535.

FIN 545. Money and Capital Markets
3 Credits
Examination of financial markets and institutions. Emphasis on interest rate determinants, bond markets, and fixed income portfolio management. Same as FIN 445 with differentiated assignments for graduate students.
Prerequisite(s): FIN 503 or instructor permission.

FIN 555. Derivative Markets and Securities
3 Credits
Institutional aspects of derivative markets and the arbitrage based pricing of derivative instruments such as stock options, interest rate options, future contracts and swaps. The applied component of the course demonstrates use of these instruments as hedge and/or investment vehicles. Same as FIN 455 with differentiated assignments for graduated students.
Prerequisite(s): FIN 503 or instructor permission.

FIN 566. Advanced Financial Management
3 Credits
Application and integration of financial theory, concepts, and practice using the case method.
Prerequisite: FIN 503.

FIN 575. International Managerial Finance
3 Credits
International aspects of financial transactions, decision-making, banking and financial markets.
Prerequisite(s): FIN 503 or FIN 341.

FIN 581. Management of Financial Institutions
3 Credits
Asset and liability management of financial institutions; emphasis on commercial bank management.
Prerequisite(s): FIN 385 or FIN 503.