FINANCIAL SERVICES (FIN)

FIN 107 Personal Finance (3 CR.)

Presents a framework of personal money management concepts, including establishing values and goals, determining sources of income, managing income, preparing a budget, developing consumer buying ability, using credit, understanding savings and insurance, providing for adequate retirement, and estate planning. Lecture 3 hours per week. Credit for Prior Learning available for this course. More information at https://www.nvcc.edu/admissions/cpl.html.

FIN 108 Principles of Securities Investment (3 CR.)

Provides an introduction to the fundamentals of the security investment process. Reviews the investment strategy associated with various types of stock orders, discusses the fundamental and technical approaches to common stock analysis, and examines bond and preferred stock pricing mechanisms. Also reviews the unique aspects of derivative security, mutual fund, real estate, and limited partnership investments. Lecture 3 hours per week.

FIN 215 Financial Management (3 CR.)

Introduces basic financial management topics including statement analysis, working capital, capital budgeting, and long-term financing. Focuses on Net Present Value and Internal Rate of Return techniques, lease versus buy analysis, and Cost of Capital computations. Uses problems and cases to enhance skills in financial planning and decision making. Lecture 3 hours per week.

FIN 260 Financial Managment for Small Business (2 CR.)

Provides the tools of financial planning for the small business owner. Includes areas such as financial statements, ratio analysis, forecasting profit, cash flow, pricing, and obtaining capital. Lecture 2 hours per week. **Prerequisite(s)** ACC 220 or ACC 211 and BUS 165