

# FINANCE M.S.

This innovative graduate program provides professionals with the tools, theory, and practical knowledge required to compete in the rapidly changing financial world. The program allows students to specialize in financial analysis, real estate finance, or financial planning.

The Financial Analysis track is a CFA<sup>®</sup> Institute University Affiliation Program, and is thus appropriate for students preparing for the CFA Program exams. The courses in this track cover over 70 percent of the CFA Program Candidate Body of Knowledge and emphasize the CFA Institute Code of Ethics and Standards of Practice. (Saint Joseph's University does not certify individuals to use the CFA<sup>®</sup> designation. The CFA program and its exams are administered by the CFA Institute.

Students completing the Financial Analysis track are not guaranteed acceptance into—or successful completion of—any of the CFA Institute's programs).

For individuals interested in Financial Planning, a seven course sequence within the MSF program satisfies the education requirements of the CFP<sup>®</sup> certification examination and has been registered as such by the CFP Board. (Saint Joseph's University does not certify individuals to use the CFP<sup>®</sup>, CERTIFIED FINANCIAL PLANNER and CFP<sup>®</sup> designations. CFP certification is granted only by the Certified Financial Planner Board of Standards Inc. to those persons who, in addition to completing an educational requirement such as this CFP Board-Registered Program, have met its ethics, experience, and examination requirements).

For additional information regarding professional certification requirements please visit <https://www.sju.edu/disclosures> (<https://www.sju.edu/disclosures/>)

## Learning Goals and Outcomes

### Goal 1: Stakeholder Value/Functional

**Outcome 1.1:** Students will demonstrate understanding of financial concepts: the risk-return trade-off, the time value of money, cash flows vs. profits, efficient capital markets, and risk & diversification.

### Goal 2: Problem Solving/Critical Thinking

**Outcome 2.1:** Students will analyze, synthesize, and evaluate information and data as the basis for solving problems and making decisions.

### Goal 3: Interpersonal/Communication skills

**Outcome 3.1:** Students will demonstrate the ability to correspond effectively and persuasively in a business format, communicate effectively with individuals and within teams, and present to both individuals and groups clearly and convincingly.

### Goal 4: Ignatian Values

**Outcome 4.1:** Students will develop an understanding of—and the ability to apply—the following Ignatian values: a commitment to rigorous education and lifelong learning; an insistence upon ethical decision making; a desire for social justice; and a care and concern for others.

### Goal 5: Practical Financial Knowledge

**Outcome 5.1:** Students will learn how to: measure risk and estimate expected returns; analyze and value fixed income, equity, and

derivative securities; use derivative securities in risk management applications; and construct portfolios suitable for various investor characteristics and objectives.

## Requirements

The Master of Science in Finance degree requires the completion of 30 credits with a cumulative GPA of 3.0 or better in courses taken at SJU. Students granted a business administration bachelor's degree from an AACSB accredited program within 10 years of beginning the MS program normally take 30 semester credits to complete their degree. Courses carry three semester credits unless otherwise noted.

All prerequisites must be satisfied prior to enrolling in a given course; prerequisites are indicated in the section on Course Descriptions. Students may be admitted to Advanced Program courses before completion of all the foundation modules, but must complete the Foundation Program by the time that twelve (12) credits have been earned in the Advanced Program. Students may transfer a maximum of six credits from outside Saint Joseph's University.

The Master of Science in Finance curriculum offers three career-enriching tracks so you can align your learning with your professional goals.

- **Financial Analysis:** Learn how to analyze market data, identify trends, and apply recommendations. This track is appropriate for students preparing for a career in investments, as well as individuals planning to work in corporate financial management. The Financial Analysis track is a CFA Institute University Affiliation Program, and is thus appropriate for students preparing for the CFA<sup>®</sup> Program exams.
- **Financial Planning:** Prepare for the professional exam in a CFP<sup>®</sup> Board approved program.
- **Real Estate Finance:** Get the tools to take your career to the next level through a program designed by experts and connected to a deep network of alumni leaders in the industry.

## Foundation Modules - Business Competency Requirements

The Foundation Modules are designed to ensure that all students in the program have the common body of knowledge necessary for advanced study in Finance. The Economics and Accounting Modules may be waived based on undergraduate coursework. The Foundation Modules are completely online, self-paced, and can be worked on at any time. A "live" session is not required.

The following Foundation Modules are required:

- Statistics - **Required for all students**
- Economics
- Accounting

## Core Requirements

The M.S. in Finance requires 30 credits of coursework. All M.S. Finance students must complete the following three required courses:

Code	Title	Hours
<b>Core Requirements</b>		
FIN 550	Shareholder Value Management	3
FIN 600	Fin Institutions & Capital Mkt	3

FIN 602	Portfolio Management	3
<b>Total Hours</b>		<b>9</b>

## Specialized Tracks

Students must specialize in one track and complete 7 track-specific courses (21 credits). Students may chose their electives from another track or from the list of electives.

### Financial Analysis Track <sup>1,3</sup>

Code	Title	Hours
Core Courses		9
FIN 575	Fundamental Financial Analysis	3
FIN 608	Advanced Financial Management	3
FIN 609	International Finance	3
FIN 610	Security Analysis & Investment	3
FIN 612	Derivative Markets	3
FIN 613	Applied Investment Management	3
Elective		3
<b>Total Hours</b>		<b>30</b>

### Financial Planning <sup>2,3</sup>

Code	Title	Hours
Core Courses		9
FIN 601	Personal Financial Planning	3
FIN 603	Tax Plan Mgmt Decision Making	3
FIN 604	Personal Insurance Planning	3
FIN 605	Pensions & Benefits Admin	3
FIN 606	Estate Planning	3
FIN 620	Fin Plan Dev&Presentn Capstone	3
Elective		3
<b>Total Hours</b>		<b>30</b>

### Real Estate Finance Track

Code	Title	Hours
Core Courses		9
REF 605	Comm. Real Estate Valuation	3
REF 606	Real Estate Market Analysis	3
REF 610	Real Estate Appraisal	3
REF 615	Real Estate Investment Finance	3
Electives		9
<b>Total Hours</b>		<b>30</b>

## Electives

Code	Title	Hours
FIN 607	Risk Management	3
FIN 611	Mergers and Acquisitions	3
FIN 770	Special Topics in Finance	3

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The six advanced courses in this track plus FIN 602 satisfy the education requirements of the CFP<sup>®</sup> certification examination, and have been registered as such by the CFP Board. (Saint Joseph's University does not certify individuals to use the CFP<sup>®</sup>, Certified Financial Planner<sup>TM</sup> and flame logo marks. CFP certification is granted solely by Certified Financial Planner Board of Standards Inc. to individuals who, in addition to completing an educational requirement such as this CFP Board-Registered Program, have met ethics, experience and examination requirements).

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