FINANCE M.S.

Overview

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 Master of Science in Finance degree requires the completion of 30 credits. Students entering the program after June 1, 2020 must specialize in one of the following Specialized Tracks: Financial Analysis, Real Estate Finance, or Financial Planning. Students entering the program before this date will have the option to continue in the traditional tracks.

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

Learning Goals and Objectives

Stakeholder Value/Functional: 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.

Problem Solving/Critical Thinking: Students will analyze, synthesize, and evaluate information and data as the basis for solving problems and making decisions.

Interpersonal/Communication skills: 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.

Ignatian Values: 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.

Practical Financial Knowledge: 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.

Curriculum

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 Program exams.
- **Financial Planning**: Prepare for the professional exam in a CFP® 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

Program Requirements

30 credits

All M.S. Finance students must complete the following three required courses.

<table>
<thead>
<tr>
<th>Code</th>
<th>Title</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIN 550</td>
<td>Shareholder Value Management</td>
<td>3</td>
</tr>
<tr>
<td>FIN 600</td>
<td>Fin Institutions &amp; Capital Mkt</td>
<td>3</td>
</tr>
<tr>
<td>FIN 602</td>
<td>Portfolio Management</td>
<td>3</td>
</tr>
</tbody>
</table>

Specialized Tracks

Students entering the program after June 1, 2020 must specialize in one track and complete 7 track-specific courses (21 credits). The Financial Analysis and Financial Planning tracks comprise 6 required courses.
and one elective. The Real Estate Finance track has 4 required courses and three electives. To reach the 21 credit requirement, students may choose their electives from another track or from the list of free electives. Students entering the program prior to June 1, 2020 are encouraged to choose their electives from another track or from the list of free electives. To reach the 21 credit requirement, students may specialize in one of the three tracks, but may complete any seven courses from across the three tracks.

### Code Title Hours

#### Financial Analysis (6 Required Courses) ¹, ³

- 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

#### Financial Planning (6 Required Courses) ², ³

- 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

#### Real Estate Finance (4 Required Courses)

- 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

#### Free Electives

- FIN 607 Risk Management 3
- FIN 611 Mergers and Acquisitions 3
- FIN 770 Special Topics in Finance 3

¹ The Financial Analysis track is a CFA® 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® 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).

² The six advanced courses in this track plus FIN 602 satisfy the education requirements of the CFP® certification examination, and have been registered as such by the CFP Board. (Saint Joseph’s University does not certify individuals to use the CFP®, Certified Financial Planner™ and flame logo marks. CFP certification is granted solely by Certified Financial Planner Board of Standards Inc. to individuals who, in addition to completing and educational requirement such as this CFP Board-Registered Program, have met ethics, experience and examination requirements).

³ For additional information regarding professional certification requirements please visit https://www.sju.edu/disclosures (https://www.sju.edu/disclosures/)

---

Grading Policies

The grading system in effect at Saint Joseph's University will apply to courses in the Master of Science Program. As per University guidelines for graduate study, a student enrolled in a Master of Science program who receives a single grade of C or below for three (3) credit hours will receive a warning letter. Students who receive a grade of C or below for six (6) credit hours will be placed on academic probation and will be so notified. Students who receive a grade of C or below for nine (9) credit hours will be dismissed from the program.

Graduate students must fulfill all credit hour requirements for the Master of Science degree. Each candidate for graduation must have at least a 3.0 cumulative GPA, no more than two grades of C, and no F grades outstanding in order to be certified for graduation. All courses attempted/completed remain on a student's transcript and each grade earned will calculate into a student's cumulative GPA. The student, with support from the Program Director and Student Records Offices, is responsible for monitoring their own academic progress throughout the course of the program.

Retention Processes and Policies

Students enrolled in the M.S. in Finance Program have six years to complete their M.S. degree from Saint Joseph's University. This six-year limit begins with the student's first 550 level course registration. Extensions beyond this limit can only be made with the approval of the Dean, and only for unusual and serious circumstances.

Students who exceed the time limit to complete the M.S. Program will be dismissed from the program. Such students may reapply for admission into the program as new students and start the program with no credit from the previous courses taken.

Transfer of Courses

Students may transfer up to six graduate credit hours (2 courses) towards the M.S. degree from an AACSB accredited college or university, provided a grade of B or better was earned in the course and content equivalency is approved. Approval by the Department Chairperson of the applicable academic department is required. Request for the evaluation of graduate transfer credit must be made at the time of application or admission.