This course is a basic introduction to the humanities and to the various disciplines it represents. In addition, it helps students understand the influences affecting the human experience and the role the humanities play in personal and cultural enrichment.

### Financial Services

**FINA 101 (0540) AIB: Principles of Banking**
Reading Placement Test Level: Reading Essentials
Prerequisite: None
Credit Hours: 3

Principles of Banking will provide an overview of the financial services industry. Students will obtain a working knowledge needed to understand how financial institutions operate. A history of the industry and the important legislation that helped shape the industry will be covered. Emphasis is placed on the banking industry, specifically fund management, specialized products and services, sales and building customer relationships, as well as the importance of the lending function. New to this edition is the emphasis on building customer relationships and safeguarding customers, bank assets, and the nation.

**FINA 115 (0295) Professional Selling for Financial Service Agents**
Reading Placement Test Level: Reading Essentials
Prerequisite: None
Credit Hours: 3

An introduction to the basic principles of sales stressing consultative style selling for financial service representatives including development of a marketing plan and managing a client's financial plan. Emphasis is placed on referral type selling, identification of client needs and wants, buying motives, handling resistance, closing the sale, team selling and providing financial advice before, during, and after the sale. Emphasis will be placed on presenting a marketing plan and role-playing exercise.

**FINA 117 (0300) Introduction to Investments**
Reading Placement Test Level: None
Prerequisites: ACCT 112 Financial Accounting
Credit Hours: 3

Introduction to Investments is a course designed to assist the student in acquiring an overview of the securities industry. The course includes investment markets, investment vehicles and transactions, and investment planning and risk return. Specific vehicles such as equity securities, fixed income securities and convertible securities are analyzed and correlated with Portfolio Theory and Analysis.

**FINA 119 (0591) Basic Marketing**
Reading Placement Test Level: College Reading
Prerequisite: None
Credit Hours: 3

An introduction to the concepts and tools associated with the many different areas of marketing. Major topics include: Strategy and Ethics, Target Marketing, Consumer Buying Behavior, Product Decisions, Pricing, Distribution, and Promotion. The student will gain an understanding of what marketing is and will study the Four P’s of marketing.

**FINA 126 (0298) Financial Management**
Reading Placement Test Level: None
Prerequisite: ACCT 112 Financial Accounting and ACCT 114 Managerial Accounting
Credit Hours: 3

This course will introduce students to the basic principles of finance and how manager’s use the financial decision making process in everyday business decisions in order to maximize shareholder wealth. The class will emphasize learning financial terminology, business performance analysis, risk, and the important concept of the time value of money. Students will be introduced to the financial decision making process and how this analysis is used for both short and long term business financing. The course

*Reading Essentials Placement Scores: ACT 0-12, COMPASS 0-54
College Reading Placement Scores: ACT 13-16, COMPASS 55-74
No Reading Course Required Placement Scores: ACT 17 or Higher, COMPASS 75 or higher
IO = Infrequently Offered Course*
also provides the student with a working knowledge and understanding of working capital management, investment valuations and various rates of return, financial forecasting and project evaluation.

FINA 129 (0297) Introduction to Financial Planning
Reading Placement Test Level: College Reading
Prerequisite: None
Credit Hours: 3

Introduction to Financial Planning introduces students to the importance of financial planning. Students will gain specific knowledge of various financial products and learn to assess a client's financial needs by evaluating current financial situations using net worth, rate of savings, and cash flow. Students will also examine how personal factors such as risk tolerance, goals, and time frame affect a client's investment decisions.

FINA 131 (0299) Life, Accident, and Health Insurance
Reading Placement Test Level: College Reading
Prerequisite: None
Credit Hours: 3

Life, Accident, and Health Insurance examines life, accident, and health insurance simultaneously, from the viewpoints of the buyer, the advisor, and the insurer. The course offers a thorough examination of life insurance company operations and regulations. Explaining how the life, accident, and health insurance products fit into the broad framework of financial planning from a financial management perspective, it now strengthens its treatment of fundamentals with more economic and financial theory and helps clarify the industry's global standing with numerous comparisons between U.S. and International practices.

FINA 150 (0306) Pre-Licensing Series 6 Limited Representative
Reading Placement Test Level: College Reading
Prerequisite: None
Credit Hours: 3

The Pre-Licensing Series 6 Limited Representative course is offered to prepare the student for the Series 6 examination sponsored by the National Association of Securities Dealers (NASD), who sponsors the Series 6 examinations, does not approve nor disapprove of this course for learning purposes. Included in this course is the study of securities and securities markets, investment companies, prospectus regulations, annuities and variable contracts, retirement plans, rules and regulations, client accounts, investment recommendations, and brokerage office procedures.

FINA 151 (0303) General Securities Registered Representative Pre-Licensing Series 7
Reading Placement Test Level: Pre-Comp*
Prerequisite: None
Credit Hours: 3

Pre-Licensing Series 7 General Securities Registered Representative is a course that enables students to prepare for the Series 7 examination sponsored by the National Association of Securities Dealers (NASD). The NASD, who sponsors the Series 7 examinations, does not approve nor disapprove of this course offering. The course is designed to measure accurately and reliably the degree to which each candidate possesses the knowledge, skills, and abilities needed to perform the critical functions of a registered representative (RR). This course covers Options, Regulations, Equities, New-Issues, Investment Analysis, Taxes and Tax Shelters, Investment Companies, Trading Markets, Customer Accounts, Debt Securities, Equity Securities, Government Securities, Direct Investments, and Margin Accounts.

FINA 201 (0296) Money and Banking
Reading Placement Test Level: None
Prerequisite: ECON 203 Macroeconomics and ECON 204 Microeconomics
Credit Hours: 3

Money and Banking is a course designed to provide the student with a broad-based knowledge of the inner workings of the U.S. Banking system. The course is the study of the way in which money is created
in a modern 21st century economy. It is the story of how the banking system "creates" money with the assistance of and under the influence of any nation's Central Bank, in the United States, The Federal Reserve System. The course discusses the tools of Monetary Policy available to the central bank. The role of the public and its government play in the process of the creation and circulation or flow of money is also an integral part of the course. Finally, the role of financial intermediaries and their history and the role of the financial markets is surveyed.

**Foreign Language**

LANG 104 (1121) French I (IO)
Reading Placement Test Level: None
Prerequisite: None
Credit Hours: 5
An introduction to French with emphasis on the study of grammar and creation of sentence structure. The course is designed to build vocabulary to 600 words and to enable students to use the language in proper grammar and pronunciation.

LANG 105 (1122) French II (IO)
Reading Placement Test Level: None
Prerequisite: LANG 104 French I
Credit Hours: 5
A continuation of French I covering the final areas of grammar with emphasis on usage in the language, constructing conversations and paragraphs.

LANG 127 (1152) Spanish I
Reading Placement Test Level: Reading Essentials
Prerequisite: None
Credit Hours: 5
Spanish I is a five credit hour transfer course. Upon completion of the course, students will be able to pronounce, read, write, and understand basic Spanish phrases. Comprehension, oral, and written, will focus on "survival skills" in the target culture. Students will be able to ask directions, greetings, know dates, days of the week and months, tell time, and order food, etc.

LANG 128 (1153) Spanish II
Reading Placement Test Level: None
Prerequisite: LANG 127 Spanish I
Credit Hours: 5
Spanish II is a five credit hour transfer course. Spanish II is a performance-oriented program designed to make the study of Spanish a flexible and personal experience. Upon completion of the course, students will be able to pronounce, read, write, and understand Spanish phrases and maintain a full conversation. Comprehension, oral and written, will focus on "survival skills" as well as exposure to Spanish literature such as poems and short stories. The student will be fully involved in the study of all tenses in Spanish (present, preterite, imperfect, future, conditional, and subjunctive) as well as the use of command forms both familiar and formal.

**Geography**

GEOG 101 (911) World Regional Geography
Reading Placement Test Level: College Reading
Prerequisite: None
Credit Hours: 3
The first part of the course surveys the basic concepts of physical and human geography. In the remainder of the course these concepts are applied to a study of the major regions of the world. Emphasis is placed on the themes of development, conflict, and globalization, with the goal of providing students the tools to develop informed perspectives on current global events.

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