

Banking and Financial Services Concentration

Learn more about the Bachelor of Business Administration in Finance.

The Banking and Financial Services concentration for the Bachelor of Business Administration in Finance provides students with the fundamentals to pursue the many opportunities in the financial services industry that require background in the role and structure of financial markets, the role of regulation, key functional topics (e.g., credit underwriting, valuation, security underwriting and distribution including securitization, mortgage finance, and risk management), as well as exposure to the opportunities created by Fintech disruption.

Students who pursue this concentration will be uniquely qualified to step into bank credit underwriting positions as well as other entry level banking positions related to treasury, liquidity, operations, or enterprise risk management.

Licensure/Certification

Certified Financial Planner (CFP)

A Certified Financial Planner (CFP) credential is sometimes required for employment or advancement in the financial planning profession. The education requirements for the Certified Financial Planner (CFP) exam is met by the BBA in Financial Planning at the Fox School of Business. Specifically, the Certified Financial Planning Board requires all Registered Programs to incorporate 72 Principal Knowledge Topics within the course curriculum. The requirements are the same for all states.

First and foremost, registrants must have a four-year degree. Second, course materials relevant to the CFP curriculum must be provided by an approved Registered Board Program provider. Temple University has been an approved provider since July 2015, and fully expects to continue this status. Third, registrants must pass the CFP exam, which is given three times per year (March, July, September). Fourth, the CFP marks may be used only upon attaining three years of relevant work experience. In other words, an individual who passes the CFP exam may NOT use the CFP marks unless they have a minimum of three years of relevant work experience. Fifth, all registrants must sign an Ethics Declaration and undergo a background check.

<https://www.cfp.net/get-certified/certification-process>

Chartered Financial Analyst (CFA)

A Chartered Financial Analyst (CFA) credential is sometimes required for employment or advancement in the financial analysis profession. The education requirement to register and sit for the first of the three CFA exams is either to have completed a bachelor's degree or be in the final year of a four-year degree. This requirement is the same for all states including Pennsylvania.

Experience required is four years of professional full-time work experience, or a combination of college and professional experience totaling at least four years.

To become a CFA Charter:

- Passing the exam for all three levels is a requirement to obtain the CFA charter.
- Candidates must have at least 4 years (48 months) of experience as an investment professional or in a related field.

<https://www.cfainstitute.org/en/programs/cfa>

Financial Risk Manager (FRM)

A credential as Financial Risk Manager (FRM) can be helpful in finding employment in the financial risk field. There are no educational degree or professional prerequisites needed to register for the FRM exam. This is the same for all states including Pennsylvania.

Requirements for FRM certification:

- Pass the FRM Exam Part I
- Pass the FRM Exam Part II within 4 years of passing Part I
- Demonstrate 2 years of professional full-time financial risk management work experience

<https://www.garp.org/frm/frequently-asked-questions>

Summary of Requirements

University Requirements

All new students are required to complete the university's General Education (GenEd) curriculum.

Note that students not continuously enrolled who have not been approved for a Leave of Absence or study elsewhere must follow University requirements current at the time of re-enrollment.

College Requirements

Students must meet College Graduation Requirements for the Bachelor of Business Administration, including the requirements of the major listed below. Students must attain an overall GPA of 2.0 and a 2.0 GPA in the major to graduate as a Finance major.

Major Requirements

Students must follow the Major Requirements and College Requirements current at the time of declaration. Students not continuously enrolled who have not been approved for a Leave of Absence or study elsewhere must follow University, College, and Major requirements current at the time of re-enrollment.

Requirements of Banking and Financial Services Concentration

Code	Title	Credit Hours
FIN 3504	Intermediate Corporate Finance	3
FIN 3507	Security Analysis and Portfolio Management	3
FIN 3551	International Finance ¹	3
FIN 4596	Seminar in Corporate Finance ²	3
Select three of the following:		9
FIN 3505	Bank Enterprise Risk Management	
FIN 3506	Derivatives and Financial Risk Management	
FIN 3512	Financial Modeling	
FIN 3515	Financial Markets and Institutions for Business	
FIN 3522	Advanced Portfolio Analysis	
FIN 3526	Commercial Credit Risk Analysis	
Total Credit Hours		21

¹ FIN 3551 replaces IB 3101 in the upper division foundation. This course is not calculated in the major GPA.

² This major capstone is taken in the final semester and all prerequisites must be met.

Suggested Academic Plan

Bachelor of Business Administration in Finance: Banking and Financial Services Concentration

Requirements for New Students starting in the 2021-2022 Academic Year

Please note that this plan is suggested only, ensuring prerequisites are met.

Year 1		
Fall		Credit Hours
STAT 1001	Quantitative Methods for Business I	3
ECON 1101	Macroeconomic Principles	3
HRM 1101	Leadership and Organizational Management	3
ENG 0802, 0812, or 0902	Analytical Reading and Writing [GW]	4
GenEd Breadth Course		3
Term Credit Hours		16
Spring		
STAT 1102	Quantitative Methods for Business II	4
ECON 1102	Microeconomic Principles	3
LGLS 1101	Legal Environment of Business	3
IH 0851 or 0951	Intellectual Heritage I: The Good Life [GY]	3
GenEd Breadth Course		3
Term Credit Hours		16

Year 2		
Fall		
STAT 2103	Statistical Business Analytics (waives GenEd Quantitative Literacy requirement)	4
ACCT 2101	Financial Accounting	3
MIS 2101	Digital Systems	3
MKTG 2101	Marketing Management	3
IH 0852 or 0952	Intellectual Heritage II: The Common Good [GZ]	3
Term Credit Hours		16
Spring		
ACCT 2102	Managerial Accounting	3
BA 2101	Professional Development Strategies	1
BA 2196	Business Communications [WI]	3
RMI 2101	Introduction to Risk Management	3
FIN 3101	Financial Management	3
GenEd Breadth Course		3
Term Credit Hours		16
Year 3		
Fall		
MSOM 3101	Operations Management	3
BA 3102	Business Society and Ethics	3
Select one of the following:		3
FIN 3504	Intermediate Corporate Finance	
FIN 3507	Security Analysis and Portfolio Management	
GenEd Breadth Course		3
GenEd Breadth Course		3
Term Credit Hours		15
Spring		
BA 3103	Integrative Business Applications	3
Select one of the following:		3
FIN 3504	Intermediate Corporate Finance	
FIN 3507	Security Analysis and Portfolio Management	
Select one of the following:		3
FIN 3505	Bank Enterprise Risk Management	
FIN 3506	Derivatives and Financial Risk Management	
FIN 3512	Financial Modeling	
FIN 3515	Financial Markets and Institutions for Business	
FIN 3522	Advanced Portfolio Analysis	
FIN 3526	Commercial Credit Risk Analysis	
GenEd Breadth Course		3
Free Elective		3
Term Credit Hours		15
Year 4		
Fall		
BA 4101	Global Business Policies	3
FIN 3551	International Finance	3
Select one of the following:		3
FIN 3505	Bank Enterprise Risk Management	
FIN 3506	Derivatives and Financial Risk Management	
FIN 3512	Financial Modeling	
FIN 3515	Financial Markets and Institutions for Business	
FIN 3522	Advanced Portfolio Analysis	
FIN 3526	Commercial Credit Risk Analysis	

GenEd Breadth Course		3
Free Elective		3
Term Credit Hours		15
Spring		
FIN 4596	Seminar in Corporate Finance [WI]	3
Select one of the following:		3
FIN 3505	Bank Enterprise Risk Management	
FIN 3506	Derivatives and Financial Risk Management	
FIN 3512	Financial Modeling	
FIN 3515	Financial Markets and Institutions for Business	
FIN 3522	Advanced Portfolio Analysis	
FIN 3526	Commercial Credit Risk Analysis	
Free Elective		3
Free Elective		3
Free Elective		3
Term Credit Hours		15
Total Credit Hours:		124