

**FIN 143. Risk and Insurance (3)**

Fundamentals of insurance and risk management. Covers the basic areas of property, liability, auto, life, health, and social insurance. Other areas including marketing, underwriting, claims, investments, and loss control.

**FIN 144. Life Insurance (3)**

Nature and use, types and forms of life and health insurance, and annuities. Covers organization, management, and regulation; employee benefit plans, social security.

**FIN 146. Risk Management (3)**

Property, liability, and personnel pure-loss exposures. Risk management programs effectively treating the costs of pure risk, including loss control and loss financing techniques. Analysis of various types of commercial property and liability insurance contracts.

**FIN 147. Retirement Planning (3)**

Fundamentals of retirement planning; qualified and nonqualified plans. Covers material required in preparing for the Certified Financial Planning designation. Topics include retirement needs and objectives, government regulations, various business and individual retirement plans, plan funding and investing, plan installation, administration, termination, and social security.

**FIN 150. Financial Planning (3)**

Prerequisite: permission of instructor. The concept of a total coordinated system of personal financial planning; evaluate existing programs, design improved plans and coordinate execution to achieve stated objectives. Includes data gathering, the psychology of financial counseling, and the counselor's fiduciary responsibilities. Case studies.

**FIN 154. E-Finance (3)**

Prerequisite: grade of *C* or better in FIN 120 or MKTG 90. Application of technology and the Internet to finance industry and financial education; impact on retail and institutional finance; issues in e-payment mediums, security, privacy, and taxation; e-banking, e-trading, e-capital sources for individuals and businesses.

**FIN 180. Real Estate Principles (3)**

Meets California statutory course requirement for real estate salesperson's and broker's license. Theory and practice of urban land use. Location and legal dimensions, planning, and market processes; financial and investment decisions in real estate; computer analysis and case studies. S

**FIN 181. Real Estate Appraisal (3)**

Prerequisite: grade of *C* or better in FIN 120 and 180. Theory and determinants of real property value. Methods used in urban and rural property appraisals. Statistical techniques and the appraisal process; special purpose appraisals. Fieldwork required. F

**FIN 182. Real Estate Practices (3)**

Meets California statutory course requirement for real estate broker's license. Relationship between public and private organizations active in real estate; company formation; selling and marketing techniques; financing; advertising; aspects of taxation; escrow procedure; property insurance; computer analysis and case studies. F

**FIN 183. Real Estate Finance (3)**

Prerequisite: grade of *C* or better in FIN 120 and 180. Characteristics and underwriting standards of institutions furnishing funds for real estate investment and development. Alternative financial instruments and their effect on property economics and value. S

**FIN 185. Housing Market Analysis (3)**

Prerequisite: junior standing. Analysis of local and regional housing markets and submarkets; availability of market data; primary versus secondary data; design of data collecting instruments; interviewing techniques and interviewer bias; data analysis and presentation of findings; field studies required.

**FIN 189T. Topics in Finance**

(1-3; max total 9 if no topic repeated) Studies in business including agricultural economics, business economics, legal environment of business, international business, finance, financial services, risk and insurance, and real estate.

**FIN 190. Independent Study**

(1-3; max total 6)

See *Academic Placement — Independent Study*. Approved for RP grading. FS

**FIN 195. Internship (3; max total 6)**

Prerequisite: permission of internship coordinator. Requires 150 hours of work at a pre-qualified, academically-related work station (business, government or nonprofit agency). Reflective journal, final report, and work station evaluation. As a course substitution, prior department approval required. Only one internship may count towards option requirements. CR/NC grading only. FS

**FIN 200 Series Courses**

Graduate courses are listed under *Business — Graduate Program*.