Bachelor of Science in Business Administration:
Concentration in Finance with Certificate in Commercial Real Estate

Concentration in Finance

The Finance concentration teaches students to recognize, understand, and attain the skills necessary to be successful in the world of finance. It focuses on the financial decisions made in every organization, which include investment, decisions in purchasing and selling real and financial assets, raising cash to fund these investments, and managing the risk of its assets and investments. Other operational decisions include implementing routine day-to-day procedures to manage all financial aspects of the organization and decisions regarding changes in the mix of its services and products. Although a financial manager specializes in these decisions, managers from across the organization also contribute.

Four sets of skills are essential to financial decision-making: First, an understanding of the environment within which decisions are made, including both the internal structure of the organization and the nature of external capital and financial markets; second, familiarity with the organization's information system, including accounting, financial, and human resources; third, analysis of available financial data to understand the likely impact of alternative decisions and their level of uncertainty; finally, understanding the interrelationships between financial decisions and decisions made in other parts of the organization, such as marketing, production, and IT.

All concentration courses must be taken on a letter-grade basis. Students must maintain an overall minimum grade point average of 2.0 across the seven concentration courses.

Commercial Real Estate Certificate

The Building Owners and Managers Association, San Francisco Foundation (BOMA SF Foundation) has partnered with SF State, providing support for several courses in commercial real estate. Students earn a Bachelor of Science degree in Business Administration with a Concentration in Finance and a Certificate in Commercial Real Estate.

Career Opportunities

According to BOMA SF Foundation, “One of the most demanding issues facing the commercial real estate industry today is how to replace a large aging workforce soon to retire”. Jobs with great compensation and opportunities for career advancement are available in the commercial real estate industry, including property management, facilities management, asset and portfolio managers, real estate leasing and brokerage, and building engineering.
Finance Concentration

Required Courses (15 units)

<table>
<thead>
<tr>
<th>Code</th>
<th>Title</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIN 303</td>
<td>Accounting for Financial Analysis</td>
<td>3</td>
</tr>
<tr>
<td>or FIN 357</td>
<td>Financial Statement and Data Analysis</td>
<td></td>
</tr>
<tr>
<td>FIN 351</td>
<td>Financial Management</td>
<td>3</td>
</tr>
<tr>
<td>FIN 353</td>
<td>Financial Institutions</td>
<td>3</td>
</tr>
<tr>
<td>FIN 355</td>
<td>Investments</td>
<td>3</td>
</tr>
<tr>
<td>FIN 536</td>
<td>International Finance</td>
<td>3</td>
</tr>
</tbody>
</table>

Electives (6 units)
Satisfied by the completion of the Commercial Real Estate Certificate.

Commercial Real Estate Certificate — 12 Units

To earn a certificate in Commercial Real Estate (CRE), students must satisfy the following three requirements:

1. Complete the following four courses:

   - FIN 365: Real Estate Principles (3 units)
   - FIN 370: Fundamentals of Real Estate (3 units)
   - FIN 371: Commercial Real Estate Financial Management (3 units)
   - FIN 372: Commercial Leasing and Development (3 units)

2. Earn an overall GPA of 2.0 across these four courses.
3. Successfully complete the finance major.

Commercial Real Estate Certificate Specifics

Finance majors must complete the requirements of their B.S. degree in Business Administration with a Concentration in Finance, plus a minimum of two additional courses.

- Five required finance concentration courses: FIN 303, FIN 351, FIN 353, FIN 355, and FIN 536.
- Two required finance elective courses from: FIN 365, FIN 370, or FIN 372.
- Two required real estate emphasis courses from: FIN 365, FIN 370, FIN 371, or FIN 372.

FIN 370, FIN 371, and FIN 372 are 100% funded by the Building Owners & Managers Association San Francisco Foundation (BOMA SF Foundation). The certificate will be branded with BOMA SF Foundation’s sponsorship.

General Education Requirements

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Course Level</th>
<th>Units</th>
<th>Area Designation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oral Communication</td>
<td>LD</td>
<td>3</td>
<td>A1</td>
</tr>
<tr>
<td>Written English</td>
<td>LD</td>
<td>3</td>
<td>A2</td>
</tr>
<tr>
<td>Communication I</td>
<td>LD</td>
<td>3</td>
<td>A3</td>
</tr>
<tr>
<td>Critical Thinking</td>
<td>LD</td>
<td>3</td>
<td>A4</td>
</tr>
<tr>
<td>Written English</td>
<td>LD</td>
<td>3</td>
<td>A4</td>
</tr>
<tr>
<td>Communication II</td>
<td>L</td>
<td>3</td>
<td>B1</td>
</tr>
<tr>
<td>Physical Science</td>
<td>LD</td>
<td>3</td>
<td>B2</td>
</tr>
<tr>
<td>Life Science</td>
<td>LD</td>
<td>3</td>
<td>B2</td>
</tr>
<tr>
<td>Lab Science</td>
<td>LD</td>
<td>1</td>
<td>B3</td>
</tr>
</tbody>
</table>

Note: LD = Lower Division; UD = Upper Division.

First Time Student Roadmap (4 Year)

This roadmap opens in a new tab. (bulletin.sfsu.edu/colleges/business/finance/bs-business-administration-concentration-finance-with-recert/roadmap.html)

General Advising Information for Transfer Students

1. Before transfer, complete as many lower division requirements or electives for this major as possible.
2. The following courses are not required for admission, but are required for graduation. Students are strongly encouraged to complete these units before transfer; doing so will provide more flexibility in course selection after transfer.
   - a course in U.S. History
   - a course in U.S. & California Government
• a 2nd-semester course in written English composition

For information about satisfying the requirements described in (1) and (2) above at a California Community College (CCC), please visit http://www.assist.org. Check any geographically accessible CCCs; sometimes options include more than one college. Use ASSIST to determine:

• Which courses at a CCC satisfy any lower division major requirements for this major, including 2nd-semester composition;

Remedial courses are not transferable and do not apply to the minimum 60 units/90 quarters required for admission.

Additional units for courses that are repeated do not apply to the minimum 60 units required for upper division transfer (for example, if course was not passed on the first attempt, or was taken to earn a better grade).

Before leaving the last California community college of attendance, obtain a summary of completion of lower division General Education units (IGETC or CSU GE Breadth). This is often referred to as a GE certification worksheet. SF State does not require delivery of this certification to Admissions, but students should retain this document for verifying degree progress after transfer.

Credit for Advanced Placement, International Baccalaureate, or College-Level Examination Program courses: AP/IB/CLEP credit is not automatically transferred from the previous institution. Units are transferred only when an official score report is delivered to SF State. Credit is based on the academic year during which exams were taken. Refer to the University Bulletin in effect during the year of AP/IB/CLEP examination(s) for details regarding the award of credit for AP/IB/CLEP.

Students pursuing majors in science, technology, engineering and mathematics (STEM) disciplines often defer 6-9 units of lower division general education in areas C and D until after transfer in order to focus on preparation courses for the major. (This advice does not apply to students pursuing associate degree completion before transfer.)

Transferring from institutions other than CCCs or CSUs

Review SF State’s lower division General Education requirements. Note that, as described below, the four basic skills courses required for admission meet A1, A2, A3, and B4 in the SF State GE pattern. Courses that fulfill the remaining areas of SF State’s lower division GE pattern are available at most two-year and four-year colleges and universities.

Of the four required basic skills courses, a course in critical thinking (GE A3) may not be widely offered outside the CCC and CSU systems. Students should attempt to identify and take an appropriate course no later than the term of application to the CSU. To review more information about the A3 requirement, please visit http://bulletin.sfsu.edu/undergraduate-education/general-education/lower-division/#AAEL.

Identify and complete a 2nd-semester written English composition course before transfer. This is usually the next course after the typical “freshman comp” course, with a focus on writing, reading and critical analytical skills for academic purposes, and developing skills in composing, revising, and the use of rhetorical strategies.

Waiting until after transfer to take a single course at SF State that meets both US and CA/local government requirements may be an appropriate option, particularly if transferring from outside of California.

All students must meet the transfer eligibility requirements outlined below for admission.

For more information, visit the Undergraduate Admissions section.

• Complete 60 or more transferable semester units or 90 or more quarter units
• Earn a college grade point average of 2.00 or better in all transferable courses. Non-local area residents may be held to a higher GPA standard.
• Be in good standing at the last college or university attended
• Complete 30 semester units (45 quarter units) of general education, including four basic skills courses:
  a. One course in oral communication (same as CSU GE area A1)
  b. One course in written composition (same as CSU GE area A2)
  c. One course in critical thinking (same as CSU GE area A3)
  d. One course in mathematics or quantitative reasoning, with intermediate algebra as a prerequisite (same as CSU GE area B4)

• The four basic skills courses and a minimum of 60 transferable semester units (90 quarter units) must be completed by the spring semester prior to fall admission, or by the fall semester prior to spring admission. Earn a "C" or better grade in each basic skills course.