

### Program Overview

The Finance program will prepare the student for employment in several business careers. With an emphasis on finance, the student will be ready for a career in business management, banking, corporate finance, investments, insurance, and real estate. Additional skill areas include technology, computers, and basic marketing. In addition, the two-year associate degree will allow the student to transfer credits to UW System schools or private colleges.

Campus:



**Ashland  
New Richmond  
Rice Lake  
Superior**

### Admission Requirements

Students in this program must:

- Complete application form and submit with fee (fee waiver may apply if previously submitted)
- Complete Accuplacer entrance assessment to determine placement (waiver may apply with acceptable alternative test scores and/or postsecondary degree completion)
- Complete admissions interview with a WITC counselor (above requirements should be completed prior to interview)

### Program-Specific Requirement

Students in this program must:

- Complete the SmarterMeasure Learning Readiness Indicator assessment for online learning at: <http://www.witc.edu/online/smartermeasure.htm>.

### Student Profile

Finance students should be able to:

- Work with people and ideas in a team setting
- Work with numbers and charts
- Perform in a competitive environment
- Use various computer applications
- Prepare written reports and oral presentations

### Preparation for Admission

Students should strive to reach a comfort level in the following courses or skills:

- Mathematics/Algebra
- Accounting
- Keyboarding
- Spreadsheets/Word Processing
- Basic grammar
- Investments

The student's success in this program depends on their willingness to be innovative, make team decisions, and take risks. The student must also enjoy working with numbers and computers.

### Program Outcomes

Employers will expect Finance graduates to be able to:

- Utilize business software, the Internet, and computer applications to make financial decisions, spreadsheets, reports, and presentations
- Apply accounting principles including financial statement preparation and/or analysis
- Perform financial calculations and present value analysis
- Apply principles of banking
- Demonstrate knowledge of major lines of insurance
- Utilize investment and real estate fundamentals

Collegewide outcomes and indicators will also be addressed to develop personal awareness, career effectiveness, and professionalism. See page 5 for a list of collegewide outcomes and indicators.

### Career Outlook

Employers will be looking for Finance graduates with strong computer, technical, and communication skills. Some typical positions available after graduation are:

- Business Manager or Owner
- Loan Officer or Personal Banker
- Sales or Sales Manager
- Financial Analyst
- Investment Advisor
- Insurance Sales or Broker
- Real Estate Sales or Broker
- Stockbroker
- Accountant/Bookkeeper

### Curriculum

Number	Course Title	Credits
<b>Technical Studies Courses</b>		
10101101	Financial Accounting 1	4
10101103	Financial Accounting 2 <sup>▲</sup>	4
10101170	Financial Analysis	3
10103106	MS PowerPoint	1
10103146	MS Word A	1
10103151	MS Excel A	1
10103152	MS Excel B <sup>▲</sup>	1
10104102	Marketing Principles	3
10105115	Professional Profile	1
10105125	Business Law	3
10114103	Money and Banking	3
10114107	Principles of Finance	3
10114125	Personal Finance	3
10114150	Investments	3
10114192	Principles of Insurance	3
10196189	Team Building and Problem Solving	3
10196191	Supervision	3
10890105	Job Quest	<u>1</u>
		44
<b>General Studies Courses <sup>▸</sup></b>		
10801195	Written Communication <sup>▲</sup>	3
10801197	Technical Reporting <sup>▲</sup>	3
10801198	Speech <b>or</b>	3
10801196	Oral/Interpersonal Communication	
10804123	Math with Business Applications <sup>▲</sup>	3
10809195	Economics	3
10809196	Introduction to Sociology	3
10809198	Introduction to Psychology	<u>3</u>
		21
	<b>ELECTIVES</b>	3
	<b>PROGRAM REQUIREMENTS</b>	<b>68</b>

<sup>▲</sup> Requires a prerequisite and/or corequisite that must be completed with a grade point of 2.0 or better.

<sup>▸</sup> See page 40 for General Studies course descriptions.

# Course Descriptions

(See page 40 for General Studies course descriptions)

## 10101101

### Financial Accounting 1 - Credits: 4

Complete accounting cycle, special journals, payroll tax principles, special procedures, and financial statements. Accounting applications through practice set approach.

## 10101103

### Financial Accounting 2 - Credits: 4

Students will be introduced to corporate accounting. Students will have an understanding of corporate transactions with an emphasis on stocks and bonds. The student will analyze financial statements including the statement of cash flows. Managerial accounting is also introduced in this class. PREREQUISITE: 10101101 Financial Accounting 1.

## 10101170

### Financial Analysis - Credits: 3

In Financial Analysis, the learner applies the skills necessary to achieve an understanding of the financial aspects of business. Each learner will demonstrate application of financial statement interpretation, analysis, forecasting, budgeting and expense control relevant to the nonfinancial manager.

## 10103106

### MS PowerPoint - Credits: 1

A complete presentation graphics course that allows you to produce professional-looking presentations. It gives you the flexibility to make informal presentations using overhead transparencies, electronic presentations, formal presentations using 35mm slides, or virtual presentations. Additionally, you can create paper printouts, outlines, speaker notes, and audience handouts.

## 10103146

### MS Word A - Credits: 1

Students will learn word processing using MS Word. Credit A activities will include creating, editing, saving, formatting, printing, and other basic MS Word features.

## 10103151

### MS Excel A - Credits: 1

Students will learn to use MS Excel. Credit A activities will include creating, editing, saving, formatting, printing, performing calculations, and enhancing worksheets through charts.

## 10103152

### MS Excel B - Credits: 1

Students will learn to use MS Excel. Credit B activities will include using advanced features of formulas, object linking and embedding, multiple worksheets, 3-D references, macro basics and database basics. COREQUISITE: 10103151 MS Excel A.

## 10104102

### Marketing Principles - Credits: 3

This course focuses on the marketing process as it relates to the operation of a business enterprise. The intent is to provide students with an understanding of how the marketing function fits within the overall structure of the organization. Special attention is given to the role and significance of evaluating customer needs, pricing, distribution, and promotion of products and services.

## 10105115

### Professional Profile - Credits: 1

The purpose of this course is to strengthen the professional image. Students begin to develop self-awareness of elements affecting their personal and work relationships. Guidelines for determining appropriate grooming, dress, and poise will be covered. Personal life management along with career/life goal setting will be reinforced. This class should be taken in the last semester of the program.

## 10105125

### Business Law - Credits: 3

Business Law provides the student with a working knowledge of the legal system, business ethics, and essentials of contracts. Students gain knowledge in logical and analytical thinking, and are encouraged to challenge legal issues and defend their point of view.

## 10114103

### Money and Banking - Credits: 3

Money and Banking introduces students to money and the financial system, interest rates, financial institutions, and the Federal Reserve.

## 10114107

### Principles of Finance - Credits: 3

The Principles of Finance course concentrates its study on the financial management of business. Students analyze profitability, cash flow, long-term investment decisions, long-term financing decisions, short-term working capital management, mergers, acquisitions, and business failure.

## 10114125

### Personal Finance - Credits: 3

Personal Finance introduces students to money management, taxes, financial services, credit, real estate, insurance, stocks, bonds, mutual funds, retirement planning, and estate planning.

## 10114150

### Investments - Credits: 3

Investments introduces students to stock and bond valuation models, options, futures, future options, international investing, and the spot market. In addition, the student will learn about various investment careers and the various licensing requirements, regulations, and laws that impact the investment community.

## 10114192

### Principles of Insurance - Credits: 3

Principles of Insurance introduces students to insurance contracts, legal principles, and utilizing insurance as a risk management tool using automotive, homeowners, life, health, and commercial insurance.

## 10196189

### Team Building and Problem Solving - Credits: 3

In Team Building and Problem Solving, the learner applies the skills and tools necessary to facilitate problem solving in a team environment. Each learner will demonstrate the application of the benefits and challenges of group work, necessary roles in a team, stages of team development, different approaches to problem solving, consensus, systematic process of problem definition, data acquisition, analysis, developing alternative solutions, solution implementation, evaluation, and documentation.

## 10196191

### Supervision - Credits: 3

In Supervision, the learner applies the skills and tools necessary to perform the functions of a frontline leader. Each learner will demonstrate the application of strategies and transition to a contemporary supervisory role including day-to-day operations, analysis, delegation, controlling, staffing, leadership, problem solving, team skills, motivation, and training.

## 10890105

### Job Quest - Credits: 1

This course is designed to enhance the student's ability to seek, obtain, and retain employment. Assessment of personal characteristics, job-seeking and retention skills, preparation of employment-related documents, and interviewing strategies are included.

## Graduate Employment Information

(WITC Graduate Survey Responses 2009-2010; for most recent data, go to [witc.edu](http://witc.edu))

Number of graduates	13	Number employed	11	% employed in WITC district	100%
Number of responses	13	Percent employed	100%	Range of yearly salary	\$12,000-\$55,000
Number available for employment	11	Employed in related field	8	Average yearly salary	\$27,741

*career vision*